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Student Loan Programs

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Program; Supplemental Loans for Students Program

ABSTRACT

This report provides data on fiscal year 1995 cohort default rates for lending institutions and loan holders with 30 or more borrowers in repayment, calculated from data reported to the National Student Loan Data System by guaranty agencies. Types of loans covered include subsidized Federal Stafford, unsubsidized Federal Stafford, Federal Supplemental Loans for Students (SLS), and Federal consolidation loans used to repay Stafford or SLS loans. Default rates are calculated for originating lenders and for current holders, by state, and in descending order of default rate. Also included is Office of Postsecondary Education identification number; lender name and address; default rate, percent of borrowers in default, and number of borrowers in repayment. (JLS)



FY 1995 COHORT DEFAULT RATES FOR ORIGINATING LENDERS/HOLDERS



Office of Postsecondary Education
Guarantor and Lender Oversight Service
Default Coordination Team
(202) 401-7482

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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment TD Name

--ALASKA--

832835 KEY BANK OF ALASKA 13.5% 13 96 PO BOX 100420 ANCHORAGE AK 995100420

812737 ALASKA USA FEDERAL CREDIT UNION .0% 0 72 .0% 0 20

PO BOX 196613

ANCHORAGE AK 995196613



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/------ORIGINATING LENDERS-----\ /------CURRENT HOLDERS-----\

Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers

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Rate In Default In Repayment Rate In Default Name --ALABAMA--.0% 800029 SOUTHTRUST BANK OF ALABAMA, N.A. 31.2% 41 131 n 6 PO BOX 2554 BIRMINGHAM AL 352900000 FORT MCCLELLAN CREDIT UNION 17.1% 6 35 17.1% 35 832310 P O BOX 5250 FORT MCCLELLAN AL 362050000 SOUTHTRUST BANK/LSC/V (GSL) 15.2% 59 .0% 1 831230 307 NORTH GAY STREET AUBURN AL 368300000 819548 UNIVERSITY CREDIT UNION 12 4% 23 185 1400 SOUTH 20TH STREET BIRMINGHAM AL 352050000 ALTUS BANK, A FEDERAL SAVINGS BANK 12.2% 19 155 . 0% 3 831081 PO BOX 160924 MOBILE AL 366160000 800018 SOUTHTRUST BANK OF ALABAMA, N.A. 33 276 10.6% 47 P.O. BOX 2554, STUDENT LOAN DEPT. BIRMINGHAM AL 352902554 800062 THE FIRST NATIONAL BANK OF GREENVIL 11.3% 44 11.6% 43 P O BOX 508 GREENVILLE AL 360370000 831479 ALTUS BANK, A FEDERAL SAVINGS BANK 10.0% 30 PO BOX 160924 MOBILE AL 366160000 SOUTHTRUST BANK OF ALABAMA, N.A. 207 2,415 9.7% 88 903 800023 8.5% PO BOX 2554 BIRMINGHAM AL 352900000 829048 SOUTHTRUST BANK 7.9% 41 513 PO BOX 3867 AUBURN AL 368313867 16 200 35 448 8.0% 815622 COLONIAL BANK 7.8% ONE COMMERCE ST., SHANNON O'DONNELL MONTGOMERY AL 361040000 LISTERHILL EMPLOYEES CREDIT UNION 7.8% 76 823129 PO BOX 566 SHEFFIELD AL 356600000 7 87 800061 SUNTRUST BANK, ALABAMA N.A. 7.6% 7 91 8.0% 201 S. COURT ST, PO BOX 758 FLORENCE AL 356300000 303 4,362 6.8% 307 4,510 800097 REGIONS BANK 6.9% PO BOX 2527 MOBILE AL 366220000 800127 SOUTHTRUST BANK OF DOTHAN, NA 125 PO BOX 809 DOTHAN AL 363020000 263 4.416 6.6% 102 1.526 819928 AMSOUTH BANK, NA 5.9% PO BOX 11785 BIRMINGHAM AL 352021785



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For Lenders/Holders with 30 or More Borrowers in Repayment

/------CURRENT HOLDERS------\

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		Default #	of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
******	*******	*****	******	*******	******	******	*****
830290	AUBURNBANK	5.3%	29	540	. 0%	0	3
	100 NORTH GAY ST PO DRAWER 3110						
	AUBURN AL 368313110						
820411	BANK INDEPENDENT	5.2%	2	38	5.2%	2	38
	710 S MONTGOMERY AVE PO DRAWER B						
	SHEFFIELD AL 356600000						
814556	AMERICA'S FIRST CREDIT UNION	4.5%	6	131	4.6%	6	129
	PO BOX 11349						
	BIRMINGHAM AL 352020000						
822059	COLONIAL BANK OF ALABAMA, NA	4.5%	6	131	.0%	0	1
	1928 FIRST AVENUE NORTH						
	BIRMINGHAM AL 352030000						
800134	UNION BANK & TRUST CO.	4.1%	4	97	.0%	0	3
	PO BOX 2191						
	MONTGOMERY AL 361975401						
815749	MAX FEDERAL CREDIT UNION	3.3%	5	149	.0%	0	65
	P O BOX 244040						
	MONTGOMERY AL 361244040						
800016	FIRST EDUCATORS CREDIT UNION	3.0%	1	33	3.0%	1	33
	3613 6TH AVENUE SOUTH						
	BIRMINGHAM AL 352220000						
800067	THE FIRST NATIONAL BANK IN SYLACAUG	2.8%	1	35	.0%	0	4
	P O BOX 630						
	SYLACAUGA AL 351500000						
829189	AL HIGHER ED LOAN CORPORATION				8.8%	244	2,768
	SOUTHTRUST BK AL 100 OFFICE PK DR					•	
	BIRMINGHAM AL 352230000						



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ror Lenders/Holders with 30 or More Borrowers in Repayment

/------ORIGINATING LENDERS------\

Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers

Name Rate In Default In Repayment Rate In Default In Repayment --ARKANSAS--820301 MERCANTILE BANK CENTRAL ARKANSAS 23.7% 113 475 32.1% 28 PO BOX 5581 NORTH LITTLE ROCK AR 721195581 826509 ARKANSAS STUDENT LOAN AUTHORITY 22.7% 157 14.9% 3,473 520 101 EAST CAPITOL AVENUE SUITE 401 LITTLE ROCK AR 722013823 FIRST FEDERAL SAVINGS OF AR., F.A. 820295 16 0% 12 75 . 0% ۵ 1 PO BOX 1580 LITTLE ROCK AR 722010000 MERCHANTS & PLANTERS BANK 800304 15.3% 6 39 SECOND & HAZEL STREETS P O BOX 550 NEWPORT AR 721120000 814540 UNION BANK & TRUST COMPANY 13.7% 37 269 .0% 21 P O BOX 270 MONTICELLO AR 716550000 800302 UNION PLANTERS BANK OF NE ARKANSAS 13.5% 59 437 1.2% 2 166 PO BOX 6018/300 S CHURCH STREET JONESBORO AR 724036018 800325 NATIONSBANK 12.8% 313 2,429 . 41.0% 283 689 P O BOX 1681, 200 W. CAPITOL AVE LITTLE ROCK AR 722031681 800320 FIRST COMMERCIAL BANK, N.A. 12.0% 114 945 4.7% 106 400 WEST CPAITOL LITTLE ROCK AR 722010000 FARMERS BANK & TRUST COMPANY 800274 10.5% 6 57 .0% Ω R PO BOX 688 BLYTHEVILLE AR 723160688 815745 SIMMONS FIRST NATIONAL BANK 9.5% 351 3,666 4.6% 104 2,232 PO BOX 7408 PINE BLUFF AR 716110000 800301 MCILROY BANK AND TRUST 8.9% 26 289 5.8% 1 17 PO BOX 1327 FAYETTEVILLE AR 727020000 7.5% 800286 FIRST NATIONAL BANK 3 40 P.O. BOX 700 PARAGOULD AR 724510000 800258 FIRST NATIONAL BANK SILOAM SPRINGS 15 .0% 0 93 7.4% 201 PO BOX 130, ATTN: SUE MEEKER SILOAM SPG AR 727610000 800245 WORTHEN NATIONAL BANK OF HOT SPRING PO BOX 1000 HOT SPRINGS AR 719021000 BANK OF DELIGHT 824884 6.6% 2 30 .0% n 4 SECOND & ANTOICH DELIGHT AR 719400000 800244 ARKANSAS BANK AND TRUST COMPANY 6.3% 13 204 .0% 0 31 PO BOX 29000 ATTN PAM BRIGHT HOT SPRINGS AR 719039000



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/------ORIGINATING LENDERS-----\ /-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment Name WORTHEN NATI BANK OF RUSSELLVILLE 5.8% 51 .0% 0 31 800308 RUSSELLVILLE AR 728010000 800259 THE CITIZENS BANK 3.5% 2 56 PO BOX 2156 BATESVILLE AR 725032156 15 MERCHANTS NATIONAL BANK 3.5% 426 4.2% 19 443 800305 723 GARRISON AVENUE FORT SMITH AR 729010000 FIRST NATIONAL BANK IN BLYTHEVILLE 2.4% 5 822778 PO BOX 809 BLYTHEVILLE AR 723150000 800246 ARKANSAS RURAL ENDOWMENT FUND, INC. 1.6% 5 296 1.7% 289 1306 WEST 4TH P.O.BOX 750 LITTLE ROCK AR 722030000 36 .0% 23 FIRST NATIONAL BANK SPRINGDALE ARKA .0% 800287 100 W EMMA P O BOX 249 SPRINGDALE AR 727640000 WARREN BANK AND TRUST COMPANY .0% 64 .0% 815908 PO BOX 350 WARREN AR 716710350



--AMERICAN SAMOA--



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/-----ORIGINATING LENDERS-----\ /------CURRENT HOLDERS-----\

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29.6%

108

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Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment Name ******************* --ARIZONA--2,910 12.6% 594 4,705 14.8% 431 AELMAC & S. GENGER 830630 1201 S. ALMA SCHOOL RD STE 11000 MESA AZ 852102014 3.677 BANK ONE EDUCATION FINANCE GROUP 12.0% 2,140 17,784 10.9% 402 800241 PO BOX 29544/STUD LNS AZ1-1264 PHOENIX AZ 850380000 609 .0% 0 62 811074 BANK ONE, UTAH, NA 10.1% PO BOX 29544, STUDENT LOAN DEPT. PHOENIX AZ 850380000 9.7% 501 5,117 21.3% 41 192 BANK ONE COLORADO 816100 PO BOX 29544 PHOENIX AZ 850380000 832821 M & I THUNDERBIRD BANK/J. SWANSON 9.5% 124 1,293 7.1% 30 417 PO BOX 11856 - STUDENT LOAN DEPT PHOENIX AZ 850611856 32 50.0% 818274 DESERT SCHOOLS FEDERAL CREDIT UNION 9.3% 3 6633 N BLACK CANYON HIGHWAY PHOENIX AZ 850150000 0 FIRST AMERICAN SVGS, INC 7.7% 830909 4380 NORTH CAMPBELL AVENUE TUCSON AZ 857180000 15 SECURITY PACIFIC BANK ARIZONA 7.5% 35 461 . 0% 800193 101 NORTH FIRST AVENUE PHOENIX AZ 850020000 42 813 .0% 61 RTC CENTRUST % M. SWEET & ASSOC 7.5% 822907 2005 W. 14TH ST., SUITE 150 TEMPE AZ 852810000 TUCSON FEDERAL CREDIT UNION 6.5% 11 169 818015 1160 N WINSTEL BLVD TUCSON AZ 857160000 18 828477 SAGUARO CREDIT UNION 6.0% 11 183 .0% P O BOX 40875 TUCSON AZ 857170875 RTC FLORIDA FED % M. SWEET & ASSOC 4.7% 21 443 .0% 819598 2005 W. 14TH ST., SUITE 150 TEMPE AZ 852810000 829250 ARIZONA STATE EMPLOYEES SVGS & C.U. 3.5% 171 .0% 17 1812 W MONROE ST PHOENIX AZ 850070000 69 1 4% 1 69 830168 ARIZONA FEDERAL CREDIT UNION 1.4% 1 5151 N 19TH AVE. % S FITZGERALD PHOENIX AZ 850150000 512 5,010 NORWEST TRUSTEE FOR SLAAA 10.2% 821666 6991 E. CAMELBACK RD., #B-290



828610

SCOTTSDALE AZ 852510000

SCOTTSDALE AZ 852510000

CASL CORP - NORWEST BANK AS TRUSTEE

6991 E. CAMELBACK RD, SUITE B-290

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		/	-ORIGINATING LE	NDERS\	/	CURRENT HOLD	ERS\
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment		# of Borrowers In Default	# of Borrowers In Repayment
829064	ARIZONA EDUCATIONAL LOAN MARKETING 1201 S ALMA SCHOOL ROAD SUITE 11000				19.5%	25	128
829077	MESA AZ 852100000 AELMAC %M MICHALOWSKI 1201 S. ALMA SCHOOL RD STE 11000 MESA AZ 852102014	.0%	0	11	7.9%	27	341



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/------ ORIGINATING LENDERS-----\ /------CURRENT HOLDERS-----\

Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment Name *********************** --CALIFORNIA--75.0% 21 28 193 62 NATIONAL BANK OF THE REDWOODS 32.1% 111 SANTA ROSA AVE., P.O. BOX 402 SANTA ROSA CA 954044900 30 867 .0% 28.2% 830011 VENTURA COUNTY NATIONAL BANK 500 ESPLANADE DRIVE OXNARD CA 930300000 50.0% 66 830562 FIRST INDEPENDENT TRUST COMPANY 27.2% 18 P.O. BOX 2562 SACRAMENTO CA 958122562 20 115 5.0% WESTWOOD FEDERAL CREDIT UNION 22.6% 26 830681 FIRST FIN CU, 1600 W CAMERON AVE WEST COVINA CA 917900000 47 20.5% 215 1,046 .0% UNION BANK 813235 P O BOX 85443 STUDENT LOAN CENTER SAN DIEGO CA 921865443 45 .0% FIRST INDEPENDENT TRUST COMPANY 17.7% 829977 PO BOX 2562 SACRAMENTO CA 958122562 963 478 2.806 814815 WELLS FARGO STUDENT LOAN CENTER 17.0% 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000 2,126 292 1,452 8.801 13.7% 16.4% MARINE MIDLAND EFST 830664 P O BOX 1975 SAN JUAN CAPISTRANO CA 926931975 18.1% 33 38 15.7% 6 820166 WESTAMERICA BANK CONSUMER LN DEPT. MAC A-1K BOX 1160 SUISUN CA 945851160 16.0% 13 81 73 831401 WELLS FARGO STUDENT LOAN CENTER 14.9% 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000 152 0 507 3,407 .0% GREAT WESTERN BANK LOAN ACCT DEPT 14.8% 830300 9401 OAKDALE AVENUE, #N0814 CHATSWORTH CA 913110000 36 1,614 2.2% WELLS FARGO STUDENT LOAN CENTER 14.2% 1,539 10.816 822840 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000 125 697 4,988 831625 WELLS FARGO STUDENT LOAN CENTER 13.9% 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000 .0% 1.870 4,987 35,930 0 BK OF AMERICA. NAT STD LND GP #1242 13.8% 824421 PO BOX 2242 BREA CA 928222242 4.696 .0% WELLS FARGO STUDENT LOAN CENTER 13.5% 636 816005 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000 31 17 127 .0% WELLS FARGO STUDENT LOAN CENTER 13.3% 801764 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000



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Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name Rate In Default In Repayment In Default In Repayment Rate ****************************** 829456 GREAT WESTERN BANK 13.3% 1,554 11,629 .0% 0 1.865 PO BOX 1080, RECON DEPT CODE N0731 NORTH RIDGE CA 913281080 824072 WELLS FARGO STUDENT LOAN CENTER 11.9% 702 5.882 17.5% 388 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000 829268 IMPERIAL FEDERAL SAVINGS 11.3% 194 . 0% Ω 22 PO BOX 23528 SAN DIEGO CA 921230528 801817 WELLS FARGO STUDENT LOAN CENTER 11.1% 67 602 8.2% 73 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000 801871 BK OF AMERICA, NAT STD LND GP #1242 10.9% 756 6.927 16.6% 412 2,473 PO BOX 2242 BREA CA 928222242 813298 WELLS FARGO STUDENT LOAN CENTER 10.7% 1,735 16.074 .1% 3 2.181 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000 830005 TRANS WORLD INS CO, EDUCAID 10.7% 2.814 26,199 .5% 1,115 P.O. BOX 13667 SACRAMENTO CA 958533667 828374 FIRST INDEPENDENT TRUST COMPANY 10.5% 31 293 14.2% 7 801 K STREET, SUITE 2124 SACRAMENTO CA 958140000 821837 GREAT WESTERN BANK LOAN ACCT DEPT 10 1% 0 9401 OAKDALE AVE NO814 CHATSWORTH CA 913110000 800720 BK OF AMERICA, NAT STD LND GP #1242 10.0% 46 460 15.0% 33 219 PO BOX 2242 BREA CA 928222242 827701 PROVIDENT CENTRAL CREDIT UNION 10.0% 40 10.0% 40 303 TWIN DOLPHIN DRIVE REDWOOD CITY CA 940651417 819691 WELLS FARGO STUDENT LOAN CENTER 9.6% 65 674 10.9% 35 319 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000 822651 GREAT WESTERN BANK LOAN ACCT DEPT 8.8% 16 180 .0% 9401 OAKDALE AVE NO814 CHATSWORTH CA 913116522 821692 GLENDALE FEDERAL BANK 8.7% 31 356 .0% 41 201 W LEXINGTON DR ATN: ST LNGCLC2 GLENDALE CA 912090000 824650 WELLS FARGO STUDENT LOAN CENTER 8.7% 151 1,721 320 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000 827427 MISSION FEDERAL CREDIT UNION 8.7% 112 1.284 5.9% 22 370 P O BOX 919023 SAN DIEGO CA 921919023



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KEFORI D	ATE - 10/22/97 FOR Lende	/	-ORIGINATING LE	NDERS\	/		
ID	Name	Default Rate		# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	
******	******	******	******	*****	******	*****	******
831753	SECURITY PACIFIC STATE BANK 555 ANTON BLVD #450 COSTA MESA CA 926260000	8.7%	52	594	.0%	0	11
809160	WELLS FARGO STUDENT LOAD CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	8.6%	568	6,547	. 0%	1	1,906
830485	GREAT WESTERN BANK, FSB 9401 OAKDALE AVE #N0814/LN ACCT DPT CHATSWORTH CA 913110000	7.4%	14	189	13.1%	960	7,278
813894	WELLS FARGO STUDENT LOAN CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	7.3%	113	1,540	. 0%	0	36
830283	GOLDEN ONE CREDIT UNION 6507 4TH AVENUE SACRAMENTO CA 958172611	7.2%	20	277	10.0%	1	10
829864	WELLS FARGO STUDENT LOAN CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	7.1%	34	473	. 0%	0	49
812060	WELLS FARGO STUDENT LOAN CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	6.9%	19	274	8.4%	7	83
811651	WELLS FARGO STUDENT LOAN CENTER 85 CLEAVELAND ROAD PLEASANT HILL CA 945230000	6.6%	173	2,587	. 0%	0	551
824835	NAZARENE CREDIT UNION P O BOX 4000 1770 E LAMBERT RD BREA CA 926224000	6.1%	14	229	. 0%	0	11
813283	SECURITY PACIFIC CREDIT CORP P O BOX 25067 SANTA ANA CA 927990000	6.0%	14	231	.0%	0	7
826762	GLENDALE FEDERAL BANK, F.S.B. P.O. BOX 85366 SAN DIEGO CA 921865366	5.9%	18	305	. 0%	0	12
824702	LOCKHEED FEDERAL CREDIT UNION PO BOX 6759 BURBANK CA 915106759	5.8%	2	34	. 0%	0	7
823720	PREMIER AMERICA FEDERAL CREDIT UNIO 19867 PRAIRIE STREET	5.5%	2	36	.0%	0	12
807010	CHATSWORTH CA 913116504 WELLS FARGO STUDENT LOAN CENTER 85 CLEAVELAND ROAD	5.0%	18	355	. 0%	0	18
831243	PLEASANT HILL CA 945230000 GOLDEN ONE CREDIT UNION 6507 4TH AVENUE	5.0%	2	40			
800635	SACRAMENTO CA 958172611 BK OF AMERICA, NAT STD LND GP #1242 PO BOX 2242 BREA CA 928222242	4.8%	4	83	. 0%	0	5



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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name Rate In Default In Repayment Rate In Default In Repayment 828411 FIRST INDEPENDENT TRUST CO 3 4% В 234 .0% 5325 ENGLE RD #200 CARMICHAEL CA 956080000 829065 CALIFORNIA STUDENT LOAN AUTHORITY 3.3% 3.0 0% Ω 304 S. BROADWAY SUITE 500 LOS ANGELES CA 900131209 832413 UNION BENEFIT LIFE INSURANCE CO 3.3% 118 12626 HIGH BLUFF DR SUITE 100 SAN DIEGO CA 921300000 830772 STANFORD FEDERAL CREDIT UNION 2 8% 105 2.9% 103 1137-B SAN ANTONIO RD POB 10690 PALO ALTO CA 943030843 829135 USC FEDERAL LOAN PROGRAM 2.3% 43 .0% 1025 W 34TH ST., KING HALL RM 201 LOS ANGELES CA 900891054 HUGHES AIRCRAFT EMPLOYEES FEDERAL C 823086 155 1.2% 156 PO BOX 10003 MANHATTAN BEACH CA 902668003 820001 PRODUCERS FEDERAL CREDIT UNION 1.0% .0% PO BOX 1832 FRESNO CA 937170000 831836 ORANGE COUNTY TEACHERS FCU .7% 3 428 7% 3 400 P O BOX 11547/ 2115 N.BROADWAY SANTA ANA CA 927111547 800788 B OF A, TRUSTEE C/O AFSA .0% 0 56 PO BOX 92250 LOS ANGELES CA 900092250 800912 B OF A TRUSTEE - CORP. TRUST ADMIN .0% 32 PO BOX 37000 SAN FRANCISCO CA 941370000 801123 B OF A, TRUSTEE - CORP. TRUST ADMIN .0% Ω 61 PO BOX 37000 SAN FRANCISCO CA 941370000 801178 B OF A TRUSTEE C/O CMSC .0% Ω 125 PO BOX 92025 LOS ANGELES CA 900092025 820164 UNION BK OF CA/TRUSTEE CHELA FIN 14.4% 1,843 12,774 388 MARKET STREET, 12TH FLOOR SAN FRANCISCO CA 941110000 821614 UNION BK OF CA/TRUSTEE CHELA FIN .0% 0 10.3% 933 8,996 388 MARKET STREET, 12TH FLOOR SAN FRANCISCO CA 941115315 821623 UNION BK OF CA/TRUSTEE CHELA FIN 3.2% 90 2.797 388 MARKET STREET. SUITE 1250 SAN FRANCISCO CA 941115315 825386 UNION BK OF CA/TRUSTEE CHELA FIN .0% 0 17.7% 2,081 11,700 388 MARKET ST STE 1250 SAN FRANCISCO CA 941115315



833090

833197

899996

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/-----ORIGINATING LENDERS-----\

12.9%

3.6%

17.8%

11

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16,781

2.035

20,265

2,179

74

3,610

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.0%

.0%

EDUCATO STUDENT LOAN TRUST

DAUPHIN CLASSNOTES TRUST 1995-I

SLMA/ACADEMIC FINANCIAL SERVICES AS

SACRAMENTO CA 958533667

SACRAMENTO CA 958533667

2277 EAST 220TH STREET LONG BEACH CA 908101690

PO BOX 13667

PO BOX 13667

Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment Name 0 1ST NATIONWIDE BANK .0% 68 828306 3750 ROSIN COURT, SUITE 120 SACRAMENTO CA 958340000 14.0% 93 661 SLMA/MARINE MIDLAND BANK/EFSI 829514 P.O. BOX 1975 SAN JUAN CAPISTRANO CA 926931975 SLMA/ACADEMIC FINANCIAL SERVICES AS 13.8% 151 1.088 829775 2277 E 220TH ST. LONG BEACH CA 908101690 426 2,956 14.4% BANK OF AMERICA 830486 C/O AFSA 2277 E. 220TH ST LONG BEACH CA 908100000 0 63 .0% 830487 SACRAMENTO SAVINGS BANK PO BOX 659012 SACRAMENTO CA 958659884 906 831211 MISSION FEDERAL CREDIT UNION 9.2% 84 5785 OBERLIN DRIVE ROOM 301 SAN DIEGO CA 921260000 55 889 832547 EDUCAID TRANSWORLD INSURANCE 6.1% PO BOX 13667 SACRAMENTO CA 958533667

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/-----CARIGINATING LENDERS-----\
Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers

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Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment --COLORADO--833037 THE BANK OF LOUISVILLE 25.0% 16 .0% 3 890 WEST CHERRY STREET LOUISVILLE CO 800270000 COLORADO STUDENT OBLIGATION BOND AU 14.2% 54 380 9.3% 1,434 15,293 1981 BLAKE ST., SUITE 201 DENVER CO 802021272 827297 ALPINE BANK AND TRUST 13.4% 52 P O BOX 10000 GLENWOOD SPRINGS CO 816020000 MINNEQUA BANK OF PUEBLO 820901 11.8% 20 .0% 1 401 WEST NORTHERN AVE PUEBLO CO 810040000 827241 SAN LUIS VALLEY FEDERAL SAVINGS AND 9.6% 30 312 .0% PO BOX 780 ALAMOSA CO 811010000 827559 EQUITABLE SAVINGS AND LOAN ASSOCIAT 15 166 .0% 0 1 PO BOX 1726 211 N 3RD ST STERLING CO 807510000 801935 MOUNTAIN STATES BANK 8.8% 3 9.3% 32 1635 EAST COLFAX AVENUE DENVER CO 802180000 801939 PUEBLO BANK & TRUST COMPANY 8.6% 5.8 PO BOX 639 PUEBLO CO 810030000 801953 FIRST NATIONAL BANK 146 1,863 8.9% 141 1.580 PO BOX 578 FORT COLLINS CO 805220000 828539 FIRST NATIONAL BANK OF DURANGO 6.5% 5 76 PO BOX L. DURANGO CO 813022910 801947 UNITED BANK OF COLORADO SPRINGS 5.8% 120 .0% Ω 3 1740 BROADWAY DENVER CO 802748604 815979 MESA COUNTY TEACHERS FEDERAL CREDIT 36 6.0% 2 33 2302 NORTH AVE, PO BOX 1089 GRAND JUNCTION CO 815021089 817622 DENVER NATIONAL BANK 5.3% 131 .0% 6 PO BOX 5586 TA DENVER CO 802175586 JEFFERSON BANK & TRUST 801930 5.1% 5 98 .0% 7590 W COLFAX AVE LAKEWOOD CO 802150000 831786 ASSURED LIFE ASSN & WOODMEN OF WORL 12 251 .0% 32 PO BOX 266000 HIGHLANDS RANCH CO 801636000 816106 NORWEST BANK GRAND JUNCTION 4.6% 2 43 1740 BROADWAY, MS 8604 DENVER CO 802740012



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Office of Postsecondary Education FY 1995 Cohort Default Rate for Originating Lenders/Holders For Lenders/Holders with 30 or More Borrowers in Repayment /------CURRENT HOLDERS------\

				NDERS\			
		Default	# of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	******	******	******	******	********	******	****
828613	AFFILIATED FIRST COLORADO BANK/PUEB	4.6%	4	86	. 0%	0	6
	1000 W. 6TH STREET						
	PUEBLO CO 810030000						
801898	THE FARMERS STATE BANK	4.0%	2	49			
	123 E KIOWA AVENUE						
	FORT MORGAN CO 807010000						
801924	GOLDENBANK (NORWEST BANK OF DENVER)	4.0%	2	50			
	1740 BROADWAY MS#8604						
	DENVER CO 802740012					_	•
827422	1ST NATIONAL BANK OF SOUTHEAST DENV	3.9%	4	101	.0%	0	2
	PO BOX 22374						
	DENVER CO 802229973					_	2
827250	CENTENNIAL SAVINGS BANK, F.S.B.	3.8%	11	289	.0%	0	3
	1101 E 2ND AVE						
	DURANGO CO 813010000		_				
828785	CREDIT UNION OF DENVER	3.3%	2	60	1.8%	1	55
	9305 WEST ALAMEDA PKWY						
	LAKEWOOD CO 802269420		_	ć.,	5 69		13
830549	NORLARCO CREDIT UNION	3.1%	2	64	7.6%	1	13
	2545 RESEARCH BLVD						
	FORT COLLINS CO 805270000		2.4	272	2.0%	24	844
801895	ENT FEDERAL CREDIT UNION	2.7%	24	878	2.8%	24	044
	BOX 15819 805 N MURRAY BLVD						
	COLO SPRINGS CO 809355819		10	207	1.2%	2	154
823988	U OF C FEDERAL CREDIT UNION	2.5%	10	397	1.23	2	134
	2960 DIAGONAL HIGHWAY						
	BOULDER CO 803010000	2.28	. 1	45	. 0%	0	5
831077	BANK ONE, COLORADO NA	2.2%	1	43	. 0 %	· ·	•
	1800 BROADWAY PO BOX 59						
	BOULDER CO 803060000	2.18	1	47			
827654	NORTHWEST BANK OF GRAND JUNCTION	2.1%	1	1,			
	PO BOX 1568						
001006	GRAND JUNCTION CO 815020000	2.0%	14	687	. 0%	0	17
801926	FIRST BANK OF COLORADO, N.A.	2.00	11	00,		•	
	10403 WEST COLFAX AVENUE LAKEWOOD CO 802150000						
016100	FIRST CHARTER FEDERAL CREDIT UNION	1.6%	1	60	.0%	0	4
816102	2150 LELARAY STREET BOX 9687	1.00	-	00			
	COLORADO SPRINGS CO 809090000				·		
816554	FIRST COLORADO BANK & TRUST, NA	1.1%	1	85	.0%	0	2
810334	2696 S COLORADO BLVD PO BOX 22355	1.10	-				
	DENVER CO 802220000						
814827	AIR ACADEMY FEDERAL CREDIT UNION	.8%	1	121	.0%	0	8
014021	P O BOX 89	. • •	-				
	USAF ACADEMY CO 808400000						
801943	SPACE AGE FEDERAL CREDIT UNION	.0%	0	37	. 0%	0	32
001743	12510 E. ILIFF AVE.		•				



AURORA CO 800140000

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		/	ORIGINATING LE	NDERS\	/	CURRENT HOLD	ERS\
				# of Borrowers	Default #	of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
		*****	*******	******	*****	******	******
827192	UNITED BANK OF DENVER	.0%	0	30	. 0%	0	1
	1740 BROADWAY						
	DENVER CO 802170000						
828050	ARAPAHOE BANK AND TRUST	.0%	0	38			
	7777 E. ARAPAHOE ROAD					•	
	ENGLEWOOD CO 801120000						
828875	COLORADO STUDENT OBLIGATION BOND AU	.0%	0	24	. 0%	0	63
	6981 BLAKE ST., SUITE 201						
	DENVER CO 802021272						
829625	IBM ROCKY MOUNTAIN EMPLOYEES FCU	.0%	0	57			
	2142 NORTH MAIN						
	LONGMONT CO 805010000						



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For Lenders/Holders with 30 or More Borrowers in Repayment /----- ORIGINATING LENDERS-----\ /-----CURRENT HOLDERS-----\

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Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment Name *********************** --CONNECTICUT--264 5.5% 2 36 87 CONNECTICUT BANK AND TRUST COMPANY 32.9% 802030 ONE CONSTITUTION PLAZA DEPT R04B HARTFORD CT 061151600 28.5% 7 91 27.4% 25 BANK OF HARTFORD 822799 108 FARMINGTON AVE HARTFORD CT 061050000 9 11.1% 26 BAYBANK CONNECTICUT 26.5% 831462 240 WEST FARM MALL FARMINGTON CT 060230000 4,933 960 3,779 19.4% 831 CT STUDENT LOAN SECONDARY MKT 21.9% 828614 525 BROOK STREET ROCKY HILL CT 060670000 87 2.475 4.5% PEOPLE'S BANK ATTN: MARYANN KOVACS 21.5% 533 815886 850 MAIN STREET BRIDGEPORT CT 066040000 301 20.9% 63 20.5% 66 SAVINGS BANK OF MANCHESTER 815880 923 MAIN STREET MANCHESTER CT 060400000 17.3% 46 WEBSTER BANK 802052 609 WEST JOHNSON CHESHIRE CT 064100000 12 70 .0% SAVINGS INSTITUTE OF WILLIMANTIC 17.1% 815803 803 MAIN STREET WILLIMANTIC CT 062260095 92 94 16.3% 15 15.9% 15 NORWICH SAVINGS SOCIETY 815888 PO BOX 1048 NORWICH CT 063600000 UNITED BANK & TRUST CO 14.0% 64 831354 101 PEARL STREET HARTFORD CT 061030000 7 175 .0% NEW ENGLAND BANK AND TRUST CO 13.7% 24 824322 20 FOUNDERS PLAZA PO BOX 280808 E HARTFORD CT 061280808 .0% 0 15 110 815879 AMERICAN SAVINGS BANK 13.6% PO BOX 174 NEW BRITAIN CT 060500000 37 .0% NORTHEAST SAVINGS 13.5% 5 805379 PO BOX 3338 HARTFORD CT 061030338 17 392 11.7% 52 815862 NEW HAVEN SAVINGS BANK 13.2% 195 CHURCH STREET NEW HAVEN CT 065100000 LAFAYETTE AMERICAN BANK & TRUST 12.1% 10 82 14.2% 802103 2 SKIFF STREET HAMDEN CT 065140000 141 14.2% 12.0% 17 CHELSEA GROTON SAVINGS BANK 815850 1 FRANKLIN SQUARE NORWICH CT 063600000



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For Lenders/Holders with 30 or More Borrowers in Repayment

		/\			/\			
				# of Borrowers				
ID	Name	Rate	In Default	In Repayment	Rate		In Repayment	
******	***********	******	******	******	*****	******	*****	
815844	DIME SAVINGS BANK OF WALLINGFORD	11.2%	19	169	5.8%	6	103	
	2 NORTH MAIN STREET							
	WALLINGFORD CT 064920000							
826178	NORWICH PEQUOT TEACHERS FED CR UNIO	10.4%	5	48	10.6%	5	47	
	P.O. BOX 189							
	YANTIC CT 063890000							
802069	GLASTONBURY BANK & TRUST, CO	10.2%	4	39	9.3%	3	32	
	2461 MAIN ST							
	GLASTONBURY CT 060330000							
815682	FIRST FEDERAL SAVINGS AND LOAN ASSO	10.1%	9	89	13.3%	2	15	
	1137 EAST MAIN ST							
	EAST HARTFORD CT 061080000							
815849	FARMINGTON SAVINGS BANK	9.7%	7	72	9.7%	7	. 72	
	P O BOX 8							
	FARMINGTON CT 060320008							
816738	CONNECTICUT STATE EMPLOYEES CREDIT	9.7%	4	41	12.1%	4	33	
	84 WADSWORTH STREET							
	HARTFORD CT 061060000							
815876	SAVINGS BANK OF ROCKVILLE	9.5%	7	73	11.1%	1	9	
	25 PARK STREET-PO BOX 660							
	ROCKVILLE CT 060660000							
815855	MECHANICS SAVINGS BANK	8.6%	5	58	.0%	0	12	
	100 PEARL ST.							
015074	HARTFORD CT 061030000							
815874	SOUTHINGTON SAVINGS BANK	8.4%	5	59	50.0%	1	2	
	121 MAIN STREET							
815776	SOUTHINGTON CT 064890000	0.18						
013//6	NAUGATUCK SAVINGS BANK 251 CHURCH STREET	8.1%	6	74	.0%	0	2	
	NAUGATUCK CT 067700000							
802033	AMERICAN EAGLE FEDERAL CREDIT UNION	7.1%		126		_		
002033	417 MAIN STREET	7.16	9	126	5.5%	2	36	
	EAST HARTFORD CT 061180000							
815838	CONNECTICUT SVGS BK C/O CENTERBANK	7.0%	5	71				
	60 NORTH MAIN STREET	7.04	,	/1				
	WATERBURY CT 067020000							
802071	CHARTER OAK FEDERAL CREDIT UNION	6.7%	5	74	. 0%	0	2	
	3 BOSTON POST ROAD ATTN: VICKI		•			Ū	2	
	WATERFORD CT 063850000							
815827	BRISTOL SAVINGS BANK	6.7%	7	104	. 0%	0	4	
	150 MAIN ST					v	3	
	BRISTOL CT 060107040							
802051	EAGLE FEDERAL SAVINGS BANK	6.5%	6	91	.0%	0	1	
	222 MAIN STREET				-	· ·	-	
	BRISTOL CT 060100000							
802097	HARTFORD TELEPHONE FCU	6.0%	2	33	. 0%	0	2	
	52 EAST CENTER ST PO BOX 2340						-	
	MANGUEGEER CE OCOADOO							



MANCHESTER CT 060400000

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/------CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment TD Name ***************************** 96 72 9.3% CONNECTICUT STUDENT LOAN FOUNDATION 5.5% 824246 PO BOX 1009, ATTN CARRIE KNOPF ROCKY HILL CT 060670000 73 . 0% THE NEW MILFORD BANK & TRUST COMPAN 825531 PO BOX 778 NEW MILFORD CT 067760778 17 93 5.8% 5.3% 815882 CENTERBANK 60 N MAIN ST ATT:S VISHE W36-2 WATERBURY CT 067020000 5 12 248 . 0% n 4.8% 816273 LIBERTY BANK PO BOX 2700 MIDDLETOWN CT 064570000 1 30 3.3% CITIZENS NATIONAL BANK 801973 182 MAIN STREET PUTNAM CT 062600902 0 .0% 64 2 DERBY SAVINGS BANK 3.1% 815841 33 ELIZABETH STREET DERBY CT 064180000 1 66 .0% 0 3.0% NORTHEAST SAVINGS F.A. 808162 PO BOX 3338 HARTFORD CT 061030338 34 66 2.9% SIKORSKY FEDERAL CREDIT UNION 3.0% 817191 PO BOX 305 STRATFORD CT 064970000 0 6 SO. NEW ENGLAND FEDERAL CREDIT UNIO 2.9% 802121 PO BOX 9625 NEW HAVEN CT 065350625 19 12 449 .0% 0 2.6% YALE UNIVERSITY 821995 451 COLLEGE ST STUD LN COLLECTION NEW HAVEN CT 065110000 279 2.5% 297 KNIGHTS OF COLUMBUS - STUDENT LOAN 822845 P O BOX 1670 NEW HAVEN CT 065070901 .0% 0 7 1 802049 FIRST CONSTITUTION BANK 1.0% 80 ELM STREET NEW HAVEN CT 065100000 3 34 .0% 0 NORTHWEST COMMUNITY BANK .0% 815856 86 MAIN STREET PO BOX 1019 WINSTED CT 060988019 15 32 .0% BANK OF SOUTH WINDSOR .0% 0 831738 1695 ELLINGTON RD SOUTH WINDSOR CT 060740000



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For Lenders/Holders with 30 or More Borrowers in Repayment

REPORT DATE - 10/22/97 /-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name Rate In Default In Repayment Rate In Default In Repayment --DISTRICT OF COLUMBIA--INDEPENDENCE FSB STUDENT LOAN DEPT. 21.0% 831036 1,323 6,291 .0% 1 1.023 1900 L ST, NW SUITE 700 WASHINGTON DC 200060000 899999 SLMA/EDUSERV TECHNOLOGIES 20.0% 1 5 10.6% 2,012 18,946 1050 THOMAS JEFFERSON ST NW WASHINGTON DC 200070000 829895 INDEPENDENCE FEDERAL SAVINGS BANK 5.8% 51 1229 CONNECTICUT AVENUE N.W. WASHINGTON DC 200360000 827845 ANDREWS FEDERAL CREDIT UNION 5.3% 75 .0% 16 ANDREWS AIR FORCE BASE WASHINGTON DC 207460000 899988 SLMA 4.6% 13 280 12.0% 1,451 12,074 1050 THOMAS JEFFERSON ST. SW WASHINGTON DC 200070000 823448 GEORGETOWN UNIV - FINANCIAL AID OFF .0% 0 47 37TH & O STREETS, NW - LOAN DIRECTOR WASHINGTON DC 200571051 828379 WRIGHT PATNAM CONGRESS FED CRED UN .0% .0% 0 24 U.S. HOUSE OF REPRESENTATIVES WASHINGTON DC 205150000 830617 SLMA .0% 0 2 10.9% 1,013 1050 THOMAS JEFFERSON ST, NW WASHINGTON DC 200070000 830649 SLMA/PENNSYLVANIA HIGHER EDUCATION .0% 0 17.3% 487 2,814 1050 THOMAS JEFFERSON STREET NW WASHINGTON DC 200070000 899982 STUDENT LOAN MARKETING ASSOCIATION 3.5% 256 1050 THOMAS JEFFERSON ST WASHINGTON DC 200070000 899995 SLMA/PENNSYLVANIA HIGHER EDUCATION . 0% 0 17 5.1% 446 8,620



1050 THOMAS JEFFERSON NW WASHINGTON DC 200070000

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REPORT DA	ATE - 10/22/97 For Lend			lore Borrowers in			
				NDERS\			
		Default #	of Borrowers	# of Borrowers	Default #	of Borrowers	# of Borrowers
ID	Name	Rate	In Default			In Default	In Repayment
******	*******	******	******	*****	******	*****	*****
DELAWAF	RE						
807838	BANK OF NEW YORK/DE STTLMNT/MON SER 200 WHITE CLAY CENTER 3RD FLOOR	11.1%	291	2,620	2.9%	3	101
832825	NEWARK DE 197110000 CORESTATES BANK OF DELAWARE, 3 BEAVER VALLEY ROAD,5-1-3-57	8.9%	1,017	11,329	7.7%	114	1,467
807581	WILMINGTON DE 198031115 BANK OF NEW YORK/DE STTLMNT/MON SER 200 WHITE CLAY CENTER 3RD FLOOR	8.5%	89	1,039	1.6%	2	120
802207	NEWARK DE 197110000 DELAWARE TRUST BANK 900 MARKET ST STUDENT LN DEPT	6.3%	38	599	10.3%	3	29
805477	WILMINGTON DE 198010000 FIRST NATIONAL BANK OF MARYLAND 499 MITCHELL ST D. LONG MC501-380	6.2%	21	337	.0%	0	11
814119	MILLSBORO DE 199660000 CORESTATE NEW JERSEY NATIONAL BANK 1523 CONCORD PIKE/FC-5-1-3-35	6.1%	18	293			
831312	WILMINGTON DE 198030000 GREENWOOD TRUST COMPANY 12 READS WAY ATTN TAMMY MILBURN NEW CASTLE DE 197200000	5.3%	8	150	.0%	0	2
802218	WILMINGTON TRUST COMPANY RODNEY SQUARE NORTH WILMINGTON DE 198900001	3.0%	20	659	9.1%	11	120



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REFORT	DATE - 10/22/97 For Len			NDERS\		CURRENT HOLDE	ERS\
ID	Name		# of Borrowers	# of Borrowers	Default #	of Borrowers	# of Borrowers
*****	***********	*******	In Default	In Repayment	Rate	In Default	In Repayment
FLORII	DA					***********	******
888887	STUDENT LOAN MARKETING ASSOCIATION 1002 ARTHUR DRIVE LYNN HAVEN FL 324441683	26.5%	106	399	2.4%	56	2,250
830260	AMERICAN PIONEER LIFE INS. CO. 600 COURTLAND ST., P.O. BOX 3509 ORLANDO FL 328023509	17.7%	8	45	.0%	0	7
831804	BAC INTERNAT CREDIT CORP/FNB 848 BRICKELL AVENUE, SUITE PH MIAMI FL 331310000	16.9%	286	1,684	12.9%	18	139
802311	JAX NAVY FEDERAL CREDIT UNION PO BOX 45085 JACKSONVILLE FL 322325085	16.2%	12	74	15.6%	10	64
807807	CHASE LSC FL PO BOX 59001 PANAMA CITY FL 324129001	12.9%	10,957	84,401	. 3%	24	7,602
819294	SUNTRUST BANK,MIAMI, N.A. PO BOX 524203 ATTN: LOITA PEREZ MIAMI FL 331520000	11.4%	97	844	.0%	0	6
820564	SUNTRUST BANK, MIAMI, N.A. POB 524203/ MIAMI FL 331520000	11.4%	83	722	.0%	0	59
831269	CHASE MANHATTAN BANK, NA PO BOX 59011 PANAMA CITY FL 324129011	10.6%	1,031	9,712	.0%	0	1,029
818455	REGIONS BANK 144 HARRISON AVENUE, P O BOX 670 PANAMA CITY FL 324012779	10.1%	11	108	.0%	0	8
831846	BARNETT H.E.L.P ATTN JEAN WALRATH 9000 SOUTHSIDE BLVD, B700 MC599-764 JACKSONVILLE FL 322560769	9.5%	2,530	26,504	9.3%	2,602	27,776
802318	CITIZENS & SOUTHERN NATIONAL BANK O ONE FINANCIAL PLAZA FT. LAUDERDALE FL 333400000	8.9%	43	478	.0%	0	75
827203	SOUTHERN SECURITY LIFE INSURANCE CO 755 RINEHART ROAD LAKE MARY FL 327468402	8.6%	150	1,737	1.8%	1	55
819587	CITIZENS AND SOUTHERN NATIONAL BANK P O BOX 100939 ATTN C. PETERSON FT LAUDERDALE FL 333100000	7.8%	66	841	. 0%	0	3
831173	FLORIDA FED SVGS & LN ASSN 6821 SOUTHPOINT DR N #218 JACKSONVILLE FL 322160000	7.3%	58	784	. 0%	0	10
802330	BARNETT BANK OF THE ST. JOHNS PO BOX 1929 ST. AUGUSTINE FL 320851929	6.9%	5	72	. 0%	0	19
802301	FIRST UNION NAT'L BANK OF FLORIDA PO BOX 43190 JACKSONVILLE FL 322310000	6.8%	21	308	. 0%	0	15



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RELOKT DATE = 20/22/7/					/\			
				# of Borrowers				
ID	Name	Rate		In Repayment		In Default	In Repayment	
*****	*********	*****	*****	*****	*****	******	******	
832182	FLEET NATIONAL BANK/GOLDMMAN SACHS	6.2%	48	770	. 3%	1	302	
	100 SECOND AVE S STE 400-S TOWER							
	ST PETERSBURG FL 337160000							
888885	SLMA / FINANCE DEPARTMENT	5.8%	3	51	19.0%	17,755	93,332	
	1002 ARTHUR DR., ATTN: PENNY NORMAN							
	LYNN HAVEN FL 324441683							
822974	FAIRWINDS FEDERAL CREDIT UNION	4.6%	3	65	.0%	0	9	
	3075 ALAFAYA TRAIL							
	ORLANDO FL 328269967							
830082	TROPICAL FEDERAL CREDIT UNION	4.3%	4	93	.0%	0	5	
	PO BOX 025400, ATTN VIVIAN DIAZ							
	MIAMI FL 331025400							
802560	SUNTRUST ATLANTA	4.2%	11	259	4.3%	11	253	
	PO BOX 3926							
	TALLAHASSEE FL 323150000							
830442	THE CHASE MANHATTAN BANK, N.A.	3.3%	1	30				
	4915 INDEPENDENCE PKWY %CHASE EFC		•					
	TAMPA FL 336340000						62	
831634	TYNDALL FEDERAL CREDIT UNION	3.1%	2	63	3.2%	2	62	
	909 EAST 23RD STREET-K. GRIMSLEY							
	PANAMA CITY FL 324020000						305	
832416	FLEET NATL BK AS TRSTE/BAC INTL CC	3.0%	36	1,195	1.3%	4	305	
	848 BRICKELL AVE, PH							
	MIAMI FL 331310000				0.0	0	46	
833032	NOVA SOUTHEASTERN UNI/FINANCIAL OPS	2.3%	21	883	. 0%	0	40	
	% CA PESKIN CON, 3301 COLLEGE AVE							
	FORT LAUDERDALE FL 333147721			5.0	0.8	0	1	
814096	PINELLAS COUNTY TEACHERS CREDIT UNI	1.7%	1	56	.0%	U	•	
	10125 E ULMERTON RD, PO BOX 2650							
	LARGO FL 346412650		1	66	. 0%	0	7	
820041	CROSSLAND SAVINGS FSB	1.5%	1	00	. 0 %	J	•	
	1301 6TH AVENUE WEST							
	BRADENTON FL 342057437	. 9%	3	306	. 9%	3	305	
818464	SUNCOAST SCHOOLS FEDERAL CREDIT UNI	. 91	3	300	. , ,	,	303	
	PO BOX 11904							
002205	TAMPA FL 336801904 BARNETT H.E.L.PATTN JEAN REYNOLDS	. 0%	0	34	6.6%	2	30	
802285	9000 SOUTHSIDE BLVD., B100 599-264	.04	ŭ	J.	0.00			
	JACKSONVILLE FL 322560769							
816799	BARNETT HIGHER EDUCATION LOAN PROG				7.1%	28	394	
816/33	9000 SOUTHSIDE BLVD B 700,MC599-764							
	JACKSONVILLE FL 322560769							
830642	FIRST UNION NATIONAL BANK/FLORIDA	. 0%	0	33				
030044	3470 BEACH BLVD		-					
	JACKSONVILLE FL 322070000							
831143	FLORIDA FEDERAL SAVINGS BANK				. 0%	0	31	
	100 SECOND AVENUE SOUTH							
	ST. PETERSBURG FL 337010000							



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FY 1995	FY 1995	5 Cohort Default Rate for Originating Lenders/Holders						
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		/	ORIGINATING LE	NDERS\	/	CURRENT HOLDERS	3	\
		Default #	of Borrowers	# of Borrowers	Default #	of Borrowers #	of Borrow	ers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayme	ent
******	*********	******	******	*******	******	******	*****	***
831604	SOUTHEASTERN COL OF OSTEOPATHIC MED	. 0%	0	133	. 0%	0 .		4
	1750 NORTH EAST 168TH ST							
	NORTH MIAMI BEACH FL 331620000							
888982	SLMA/SLS				2.7%	2		73
	6420 S POINT PIKE							
	JACKSONVILLE FL 322160000							



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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment In Default In Repayment Name Rate ************* --GEORGIA--830770 CAPITAL BANK/LSC/FL 22.8% 29 127 .0% 0 6 P.O. BOX 2146 FT. OGLETHORPE GA 307420000 827057 ATLANTIC AMERICAN LIFE INSURANCE CO 19.5% 112 574 0 .0% 178 4370 PEACHTREE ROAD N.E. BOX 10075 ATLANTA GA 311190750 ATLANTIC COAST FEDERAL CREDIT UNION 13.8% 21 818365 152 13.8% 152 505 HAINES AVENUE WAYCROSS GA 315010000 831857 BANKERS BANK/EDSOUTH 13.7% 283 2,053 1.2% 245 3715 NORTHSIDE PKWY ATLANTA GA 303270000 FIRST STATE BANK & TRUST COMPANY 75 802483 13.3% 10 .0% 0 13 PO BOX 8 STUDENT LOAN PROCESSING ALBANY GA 317030000 BANK OF LENOX 802388 53 410 107 P O DRAWER 8 LENOX GA 316370000 822573 GEORGIA STUDENT FINANCE AUTHORITY 10.2% 1.032 10.040 5.9% 81 1.364 2082 EAST EXCHANGE PLACE SUITE 230 TUCKER GA 300845305 CARROLLTON FED SAVINGS & LOAN ASSN 10.0% 816646 13 129 . 0% n 5 110 DIXIE ST CARROLLTON GA 301170000 816789 CAPITAL BANK 10.0% 11 109 .0% 20 240 BATTLEFIELD PARKWY, PO BOX 2146 FT OGLETHORPE GA 307420000 830827 FIRST SECURITY NATIONAL BANK 9.3% 43 6170 PEACHTREE PKWY P O BOX 1470 NORCROSS GA 300910000 TRUST COMPANY OF GEORGIA BANK OF SA 816144 7.5% 40 . 0 % 3 33 BULL STREET SAVANNAH GA 314010000 816997 FIRST NAT'L OF GAINESVILLE/LSC/FL 7.1% 111 GREEN STREET, S.E. GAINESVILLE GA 305010000 816367 FEDERAL EMPLOYEES CREDIT UNION 6.4% 2 31 6.4% 2 31 6789 PEACHTREE INDUSTRIAL BLVD ATLANTA GA 303600000 816177 AGE FEDERAL CREDIT UNION 5.4% 2 37 5.4% 2 37 200 LOFTUS DR ALBANY GA 317050000 802419 NATIONSBANK OF GEORGIA, N.A. 4.7% 85 2059 NORTHLAKE PKWY/STUDENT LOANS TUCKER GA 300840000 816298 BANK SOUTH N.A. 3.9% 152 .0% 13



P O BOX 4387, MC-702 ATLANTA GA 303024387

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For Lenders/Holders with 30 or More Borrowers in Repayment

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/-----ORIGINATING LENDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment Name THE MEGA LIFE & HEALTH INS CO 3.8% 87 2,243 .0% 380 3320 HOLCOMB BRIDGE RD., NW NORCROSS GA 300923239 825242 SUMTER BANK & TRUST COMPANY 3.2% 1 31 .0% 201 E. LAMAR ST., P.O. BOX 767 AMERICUS GA 317090000 816283 GEORGIA FEDERAL CREDIT UNION 2.8% 2:8% 1 35 35 652 N INDIAN CREEK DR CLARKSTON GA 300210000 816236 COLUMBUS BANK & TRUST/LSC/FL 2.7% 1148 BROADWAY-P.O. BOX 120 COLUMBUS GA 319020000 816801 LOCKHEED GEORGIA EMPLOYEES FEDERAL 1.9% 51 .0% 2100 ROSWELL RD NE SUITE 800A MARIETTA GA 300620000 816228 ROBINS FEDERAL CREDIT UNION .0% 131 .0% 130 PO BOX 2368 WARNER ROBINS GA 310992368 829640 SLMA/GSFA 10.2% 803 7,797 2028 EAST EXCHANGE PLACE SUITE 200 TUCKER GA 300845305 ACCOUNT PORTFOLIOS 832198 12.1% 33 TWO RAVINIA DRIVE, SUITE 1750 ATLANTA GA 303460000





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FI 1995	r,	1 1993 COHOLE DE	taute Nuce for (riginating bende	JIS/ NOIGCIS		
REPORT D	PATE - 10/22/97 FC	or Lenders/Holder	rs with 30 or Mo	ore Borrowers in	Repayment		
		/	ORIGINATING LE	NDERS\	/	CURRENT HOLD	ERS\
		Default f	of Borrowers	# of Borrowers	Default #	of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	**********	*****	*****	******	*****	*****	*****
HAWAII	:						
832053	AMERICAN SAVINGS BANK, F.S.B.	11.2%	27	241	27.2%	6	22
	ATTN: ACCT DEPT 915 FORT ST MA	L L					
	HONOLULU HI 968130000						
814392	BANK OF HAWAII	9.7%	223	2,281	9.9%	222	2,234
	PO BOX 2900						
	HONOLULU HI 968460000						
818260	FIRST HAWAIIAN BANK	8.0%	47	585	8.4%	47	557
	1110 UNIVERSITY			•			
	HONOLULU HI 968260000						
814610	CENTRAL PACIFIC BANK	6.6%	2	30			
	222 N. SCHOOL ST., STE. 304						
	HONOLULU HI 968173186						
815757	OAHU EDUCATIONAL EMPLOYEES FEI	DERAL 6.0%	2	33	6.0%	2	33
	1226 COLLEGE WALK						
	HONOLULU HI 968170000						
815516	HONOLULU CITY & COUNTY EMPLOY	EES F 2.9%	1	34	. 0%	0	1
	832 S HOTEL STREET						
	HONOLULU HI 968130000						



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/------ORIGINATING LENDERS------\ /------CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment TD Name --IOWA--829969 IOWA NATIONAL GUARD CREDIT UNION 27.0% 37 10 PO BOX 1070 JOHNSTON IA 501311070 .0% 264 827111 ALCOA EMPLOYEES CREDIT UNION 18.5% 49 ٥ 3 PO ROX 1107 BETTENDORF IA 527221107 820361 IOWA STATE SAVINGS BANK 18.3% 11 60 122 MAIN AVENUE CLINTON IA 527320000 804218 SOUTH OTTUMWA SAVINGS BANK 16.6% 17.0% 47 P O BOX 516 OTTUMWA IA 525010000 BOATMEN'S NAT'L BK OF DES MOINES 14.9% 395 2,635 98 803916 1 0% 6200 AURORA PO BOX 817 URBANDALE IA 503220000 831316 MAGNA BANK 14.7% 35 237 11.1% 623 HIGH STREET DES MOINES IA 503092503 804141 FIRST NATIONAL BANK OF MUSCATINE 13.8% 13 94 PO BOX 539 MUSCATINE IA 527610000 804091 IOWA FALLS STATE BANK 13.1% 10 76 .0% ۵ 1 P.O.BOX 129 IOWA FALLS IA 501260000 823990 FAMILY CREDIT UNION 12.3% 10 .0% 2420 18TH BETTENDORF IA 527220000 822708 IOWA TRUST AND SAVINGS BANK 11.4% 10 87 200 NORTH 10TH STREET CENTERVILLE IA 525440000 FIRST SECURITY BANK AND TRUST CO 804042 10.5% 76 .0% 30 809 CLARK STREET CHARLES CITY IA 506160000 804159 BRENTON BANK OF PALO ALTO CO 10.5% 38 .0% 13 11TH & BROADWAY EMMETSBURG IA 505360000 SIOUX VALLEY CREDIT UNION 830446 10.5% 38 1120 SIXTH STREET, BOX 387 SIOUX CITY IA 511020000 820316 CITIZENS FEDERAL SAVINGS AND LOAN A 10.4% 13 124 101 WEST THIRD ST DAVENPORT IA 528010000 804212 SHELBY COUNTY STATE BANK 10.3% 58 PO BOX 29 HARLAN IA 515370000 803899 BANKERS TRUST CO. 10.2% 14 137 PO BOX 897 DES MOINES IA 503090000



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				IDERS\			•
ID	Name	Rate	In Default	# of Borrowers In Repayment	Rate	# OI BOTTOWERS In Default	In Repayment
	**************			*****			
803958	BRENTON BANK AND TRUST COMPANY	10.2%	4	39	.0%	0	21
	PO BOX 157						
	ADEL IA 500030157						
817359	FIRST STATE BANK, CONRAD, IOWA	10.2%	4	39	9.3%	3	32
	PO BOX 10 CONRAD IA 506210010						
819559	DEERE COMMUNITY CREDIT UNION	10.2%	10	98			
017007	PO BOX 319	10.20	10	,,			
	ANKENY IA 500210000						
802968	MAGNA BANK N.A., MAGNA STU LN CO	10.1%	114	1,128	. 0%	0	41
	623 HIGH STREET						
	DES MOINES IA 503092503						
830889	GREENBELT BANK & TRUST	10.0%	8	80			
	616 WASHINGTON AVE, PO BOX 790						
804100	IOWA FALLS IA 501260000 IOWA STATE BANK AND TRUST COMPANY	9.8%	43	437	4.3%	1	23
804100	PO BOX 1700	7.0%	43	437	4.30	•	23
	IOWA CITY IA 522440000						
804231	THE STATE BANK OF TOLEDO	9.6%	3	31	9.6%	3	31
	PO BOX 309						
	TOLEDO IA 523420000						
822891	NORTHWEST FEDERAL SAVINGS BANK	9.6%	21	217			
	PO BOX 2108, 101 WEST FIFTH STREET						
804270	SPENCER IA 513012108 WARREN COUNTY BRENTON BANK AND TRUS	9.3%	3	32	. 0%	0	9
001270	PO BOX 757	J. J.	,	3 2		Ü	,
	INDIANOLA IA 501250757						
819442	BRENTON BANK, N.A. KNOXVILLE	9.3%	6	64	28.5%	4	14
	102 S SECOND STREET						
	KNOXVILLE IA 501380000						
828557	310 CREDIT UNION	9.3%	3	32	.0%	0	1
	475 NW HOFFMAN LANE DES MOINES IA 503130000						
829305	CEDAR FALLS COMMUNITY CREDIT UNION	9.3%	4	43			
	PO BOX 1009, STUDENT LOAN OFFICER	,,,,,	-				
	CEDAR FALLS IA 506130000						
804146	MAGNA BANK, N.A.	9.2%	29	312	7.3%	39	530
	623 HIGH STREET						
	DES MOINES IA 503092503						
824113		9.2%	7	76	.0%	0	31
	PO BOX 74708 CEDAR RAPIDS IA 524077408						
804014	FIRST NATIONAL BANK OF MISSOURI VAL	8.8%	3	34			
	BOX 290		-	-			
	MISSOURI VALLEY IA 515550000						
804017	FIRST NATIONAL BANK IN FAIRFIELD	8.8%	4	45	.0%	0	1
	PO BOX 1007						
	FAIRFIELD IA 525560000						



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For Lenders/Holders with 30 or More Borrowers in Repayment

/------ORIGINATING LENDERS------\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers

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		Default # of Borrowers		# of Borrowers	Default # of Borrowers		# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	***********	*******	******	*****	******	******	******
831322	MAGNA BANK, FSB	8.7%	139	1,588	10.1%	135	1,333
	623 HIGH STREET						
	DES MOINES IA 503092503						
804102	IOWA STATE SAVINGS BANK	8.6%	6	69	.0%	0	1
	401 WEST ADAMS, P O BOX 109						
	CRESTON IA 508010000						
804020	FIRST NATIONAL BANK OF IOWA CITY	8.5%	41	477	.0%	0	20
	204 E WASHINGTON PO BOX 1880						
	IOWA CITY IA 522441880						
818331	LINN AREA CREDIT UNION	8.5%	6	70	.0%	0	1
	619 20TH AVE SW						
	CEDAR RAPIDS IA 524020000						
804029	FIRST NATIONAL BANK OF WAVERLY	8.4%	8	95	.0%	0	32
	P O BOX 837						
	WAVERLY IA 506770000						
804050	FIRST STATE BANK	8.3%	4	48	.0%	0	1
	PO BOX 70						
	WEBSTER CITY IA 505950070						
804145	BRENTON BANK, NA	8.2%	45	546	.0%	0	189
	6800 LAKE DR STE 250						
	W DES MOINES IA 502660000						
804025	FIRST NATIONAL BANK IN LE MARS	8.1%	3	3.7			
	111 CENTRAL AVENUE NW						
	LE MARS IA 510310000						
804274	BRENTON BANK AND TRUST COMPANY	8.0%	4	50	.0%	0	19
	119 CENTRAL AVE WEST						
	CLARION IA 505250388						
820362	FIRST FEDERAL SAVINGS BANK	7.9%	5	63			
	PO BOX 1237						
	FORT DODGE IA 505010000						•
803980	FARMERS & MERCHANTS BANK & TRUST	7.6%	5	65			
	221 JEFFERSON						
	BURLINGTON IA 526010000						
804196	SECURITY STATE BANK	7.5%	3	40			
	25 N CHESTNUT						
	NEW HAMPTON IA 506590000						
803939	CLINTON NATIONAL BANK	7.3%	6	82	.0%	0	38
	PO BOX 151						
	CLINTON IA 527320151						
803981	FARMERS & MERCHANTS SAVINGS BANK	7.3%	3	41	.0%	0	1
	PO BOX 9						
	WAUKON IA 521720009						
804080	CITIZENS' COMMUNITY CREDIT UNION	7.3%	9	122	. 0%	0	3
	2012 1ST AVENUE SOUTH						
	FORT DODGE IA 505010000						
804101	IOWA STATE SAVINGS BANK	6.9%	3	43	.0%	0	14
	222 E ROBINSON STREET						
	KNOXVILLE IA 501380000						



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		/	ORIGINATING LE	NDERS\	/	CURRENT HOLD	ERS\
		Default #	of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate		In Repayment		In Default	In Repayment
******	**********	******	******			*****	- -
812559	ISLLC ALPP (W. DES MOINES ST BANK)	6.9%	8	115	. 0%	0	1
	1601 22ND STREET						
	WEST DES MOINES IA 502650020						
814058	AMERUS	6.9%	5	72	.0%	0	4
	PO BOX 9362						
	DES MOINES IA 503060000						
830420	THE FIRST NATIONAL BANK IN CRESTON	6.9%	8	115			
	101 W. ADAMS, PO BOX 445						
	CRESTON IA 508010000						
830948	CENTRAL IOWA CREDIT UNION	6.9%	8	115	. 0%	0	13
	PO BOX 777		_			_	
	MARSHALLTOWN IA 501580000						
804098	IOWA STATE BANK & TRUST COMPANY OF	6.8%	3	44	. 0%	0	1
	101 N. COURT, P.O. BOX 927		_			-	-
	FAIRFIELD IA 525560927						
812380	SECURITY BANK & TRUST COMPANY	6.8%	4	58			
	P O BOX 380 115 WASHINGTON ST						
	DECORAH IA 521010000						
814560	JOHN DEERE COMMUNITY CREDIT UNION	6.8%	44	644	4.0%	2	49
	1827 ANSBOROUGH	0.00			1.00	-	17
	WATERLOO IA 507040000						
804069	HARLAN NATIONAL BANK	6.6%	2	30			
001007	PO BOX 720	0.00	-	30			
	HARLAN IA 515370000						
818816	FARMERS SAVINGS BANK & TRUST	6.6%	1	15	10.0%	4	40
020020	PO BOX 435	0.00	-		20.00	•	40
	TRAER IA 506750435						
831638	NISHNA VALLEY CREDIT UNION	6.6%	2	30			
	PO BOX 350		_	-			
	ATLANTIC IA 500220000						
803968	DUBUQUE BANK & TRUST COMPANY	6.5%	11	167	. 0%	0	63
	1398 CENTRAL AVENUE BOX 778			20,		J	U.S
	DUBUQUE IA 520010000						
818263	FIRST STATE BANK	6.4%	2	31			
	200-204 MOOREHEAD AVENUE						
	IDA GROVE IA 514450000						
804197	SECURITY STATE BANK	6.3%	4	63	. 0%	0	32
	PO BOX 70					_	
	SHELDON IA 512010070						
803936	CLARKE COUNTY STATE BANK	6.1%	4	65	20.0%	4	20
	PO BOX 487						
	. OSCEOLA IA 502130000						
814055	MERCANTILE BANK OF NORTHERN IOWA	6.1%	12	195	. 0%	0	7
	425 CEDAR P O BOX 88						
	WATERLOO IA 507040000						
804013	HAWKEYE BANK & TRUST OF DES MOINES	6.0%	3				
	431 EAST LOCUST, 3RD FL						
	DES MOINES IA 503090000						



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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment In Default In Repayment Rate Name SECURITY BANK JASPER-POWESHIEK 6.0% 2 7.1% 33 4TH ST PO BOX 187 SULLY IA 502510000 HERITAGE BANK, NA 6.0% 830039 66 .0% ٥ 2 202 MAIN ST. ALTA IA 510020037 804221 FIRST AMERICAN BANK 5.8% 51 . 0% 0 16 PO BOX 798 FORT DODGE IA 505010798 804233 STATE BANK OF WAVERLY 5.8% 124 1ST SE WAVERLY IA 506770000 804252 NORTH IOWA COMMUNITY CREDIT UNION 5.8% 34 PO BOX 1216 MASON CITY IA 504010000 818662 RIVER VALLEY CREDIT UNION 5.8% 51 PO BOX 747 AMES IA 500100000 804191 SECURITY BANK 5.7% 105 11 NORTH 1ST AVENUE MARSHALLTOWN IA 501580000 BRENTON BANK AND TRUST COMPANY .0% 825017 5.7% 35 9 7031 DOUGLAS AVE URBANDALE IA 503220000 803963 COMMUNITY FIRST STATE BANK 5.6% 88 PO BOX 110 DECORAH IA 521010000 804088 UNITED BANK OF IOWA 5.6% 53 .0% 32 501 2ND STREET PO BOX 111 IDA GROVE IA 514450000 804170 HOMELAND BANK 130 5.3% .0% 3636 WESTOWN PKWY, SUITE 219 WEST DES MOINES IA 502660000 MIDWEST HERITAGE BANK 804144 5.2% 38 1025 BRADEN AVENUE CHARITON IA 500490000 804189 SECURITY NATIONAL BANK 5.2% 13 248 5.7% 10 174 6TH & PIERCE STREET SIOUX CITY IA 511020000 OELWEIN STATE BANK 804153 5.1% 78 0% 0 5 PO BOX 591 OELWEIN IA 506620591 820318 FIRST FEDERAL SAVINGS BANK 5.1% 10 194 PO BOX 897 SIOUX CITY IA 511020000 804002 FARMERS STATE BANK 5.0% 6 120 1240 8TH AVENUE MARION IA 523023504



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REPORT D	ATE - 10/22/97 For Lend	lers/Holder	s with 30 or M	ore Borrowers in	Repayment		
		/	ORIGINATING LE	NDERS\	/	CURRENT HOLD	DERS\
		Default #	of Borrowers	# of Borrowers	Defaul	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	******	******	******	******	*****	******	*****
804208	SECURITY TRUST&SAVGS BNK OF STORML	5.0%	2	40			
	601 LAKE AVE						
	STORM LAKE IA 505880000						
824808	UNIVERSITY OF IOWA COMMUNITY CREDIT	5.0%	26	512	.0%	0	6
	PO BOX 2240						
	IOWA-CITY IA 522440000						
803923	THE CITIZENS FIRST NATIONAL BANK	4.9%	3	61	5.0%	3	60
	P O BOX 1227						
	STORM LAKE IA 505880000						
804182	BRENTON NAT'L BANK-POWESHIEK COUNTY	4.9%	5	101	28.5%	2	7
	PO BOX 149						
	GRINNELL IA 501120000						
829751	ISU CREDIT UNION	4.9%	29	588	. 0%	0	: 150
	PO BOX 665						
	AMES IA 500100665						
829675	PERPETUAL SAVINGS BANK	4.8%	5	104	. 0%	0	9
	PO BOX 73850						
	CEDAR RAPIDS IA 524073850						
804012	HAWKEYE FEDERAL SAVINGS BANK	4.6%	5	107	4.2%	4	95
	109 EAST 7TH ST						
	CARROLL IA 514010000						
804227	STATE BANK OF LAWLER	4.6%	2	43			
	BOX 269						
	LAWLER IA 521540269						
827020	DAVENPORT BANK AND TRUST COMPANY	4.0%	4	98	. 0%	0	2
	203 W. 3RD STREET .						
	DAVENPORT IA 528010203						
803917	CENTRAL STATE BANK	3.9%	3	76	2.0%	1	49
	301 IOWA AVE						
	MUSCATINE IA 527610000						
821219	WASHINGTON STATE BANK	3.7%	2	54	.0%	0	3
	BOX 311						
	WASHINGTON IA 523530000						
814543	SECURITY STATE BANK	3.6%	2	55			
	107 S. GARNAVILLO						
	ANAMOSA IA 522050000						
831783	STATE EMPLOYEES CREDIT UNION	3.6%	2	55	.0%	0	1
	700 E LYON, PO BOX 6070						
	DES MOINES IA 503090000						
803893	AMERICAN TRUST & SAVINGS BANK	3.3%	4	118			
	NINTH & MAIN ST						
	DUBUQUE IA 520010000						
803935	COMMUNITY STATE BANK	3.3%	1	30			
	509 LYNN STREET						
	TIPTON IA 527720000						
804028	FIRST STATE BANK OF SUMNER	3.3%	1	30			
	106 W 1ST ST, PO BOX 206						
	SUMNER IA 506740000						



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		/	ORIGINATING LEN	NDERS\	/	CURRENT HOLD	ERS\
ID	No-o			# of Borrowers			
*****	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
823469	PIONEER BANK	3.3%	1	30			
023407	PO BOX 7	3.31	1	30			
	SERGEANT BLUFF IA 510540000						
824249	AMES CITY EMPLOYEES CREDIT UNION	3.3%	1	30	.0%	0	2
	PO BOX 605						
	AMES IA 500100000						
803943	COMMERCIAL SAVINGS BANK	3.2%	1	31	.0%	0	9
	627 NORTH ADAMS STREET						
	CARROLL IA 514010000						
819476	UNION STATE BANK	3.2%	1	31	.0%	0	17
	201 WEST COURT AVENUE						
	WINTERSET IA 502730000						
803967	DICKINSON COUNTY SAVINGS BANK	3.1%	1	32	. 0%	0	11
	PO BOX 167						
812377	MILFORD IA 513510000 AMERICAN STATE BANK	3.1%	1	32			
0123//	P.O. BOX 1747	3.10	1	32			
	AMES IA 500100000						
803942	COLLINS CREDIT UNION	2.9%	8	268	. 0%	0	126
	1150 42ND STREET, NE						
	CEDAR RAPIDS IA 524025794						
804010	FARMERS TRUST AND SAVINGS BANK	2.9%	1	34	. 0%	0	5
	125 W 4TH						
	SPENCER IA 513010000						
804036	FIRST NATIONAL BANK IN NEW HAMPTON	2.9%	1	34	.0%	0	4
	P O BOX 306						
	NEW HAMPTON IA 506590000						
804033	FIRST NATIONAL BANK	2.8%	5	177	. 0%	0	12
	PO BOX 148						
804105	DUBUQUE IA 520040148 IOWA TRUST & SAVINGS BANK	2.8%	2	70	0.8	0	1
604105	302 S MARKET P O BOX 420	2.03	2	70	. 0%	0	1
	OSKALOOSA IA 525770420						
804117	LE MARS BANK AND TRUST COMPANY	2.8%	2	71	. 0%	0	6
	PO BOX 1408						_
	LE MARS IA 510310000						
818775	WEST BURLINGTON BANK	2.8%	1	35	2.9%	1	34
	PO BOX 100						
	WEST BURLINGTON IA 526550100						
820792	CLEAR LAKE BANK AND TRUST COMPANY	2.8%	2	69	. 0%	0	40
	P O BOX 8						
	CLEAR LAKE IA 504280000						
803994	FARMERS SAVINGS BANK	2.7%	1	36	.0%	0	1
	BOX 1206						
004104	KALONA IA 522471206	2 26	_	3.5	0.0	_	_
804194	SECURITY SAVINGS BANK PO BOX 347	2.7%	1	36	.0%	0	1
	EAGLE GROVE IA 505330000						
	2.020 0.000 11. 00000000						



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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment STATE CENTRAL BANK 819446 2.7% 1 36 2.7% 1 PO BOX 847 KEOKUK IA 526320000 803886 FIRST FEDERAL SAVINGS BANK OF IOWA 2.6% 1 38 . 0% Ω 4 131 W. 3RD STREET DAVENPORT IA 528010000 804112 KERNDT BROTHERS SAVINGS BANK 2.6% 1 38 .0% PO BOX 370 LANSING IA 521510370 804207 CITIZENS BANK 2 6% 3 112 2 4% 165 PO BOX 368 CORYDON IA 500600000 803954 CRAWFORD COUNTY TRUST&SAVINGS BANK 2.5% 40 .0% 21 NO MAIN DENISON IA 514420000 804140 MOUNT VERNON BANK & TRUST COMPANY 2.5% 1 40 PO BOX 188 MOUNT VERNON IA 523140000 FORT MADISON BANK & TRUST CO. 804059 2.4% 1 41 . 0% 2 PO BOX 329 FORT MADISON IA 526270000 804081 AMERICAN STATE BANK 2.4% 82 .0% 0 PO BOX 140 SIOUX CENTER IA 512500129 826771 WEBSTER CITY FEDERAL SAVINGS BANK 2.4% 1 41 P O BOX 638 WEBSTER CITY IA 505950638 803906 BRENTON STATE BANK 2.3% 42 1 .0% 0 16 PO BOX 513 DALLAS CENTER IA 500630000 804006 FARMERS STATE BANK 2.3% 1310 6TH ST JESUP IA 506480000 804009 FARMERS TRUST & SAVINGS BANK 2.3% 1 43 .0% 0 28 101 NORTH MAIN STREET BUFFALO CENTER IA 504240000 803912 CARROLL COUNTY STATE BANK 2.2% 1 45 126 WEST SIXTH STREET CARROLL IA 514010000 803969 DUPACO COMMUNITY CREDIT UNION 2.2% 218 .0% HILLCREST & JFK ROAD BOX 179 DUBUQUE IA 520010000 804018 FIRST NATIONAL BANK OF HAMPTON 2.2% 1 44 211 1ST AVE NW HAMPTON IA 504410000 804134 UNITED METHODIST MINISTERS' SERVICE 2.2% 1 45 2.3% 43 PO BOX 1830 AMES IA 500101830



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/------ORIGINATING LENDERS------\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers In Default In Repayment Rate In Default Rate Name *********** 2.1% 1 46 FIRST CITIZENS NATIONAL BANK 803924 300 NORTH MAIN ST P O BOX 517 CHARLES CITY IA 506160000 12 .0% 0 1 46 804237 SWEA CITY STATE BANK 2 1% SWEA CITY IA 505900000 .0% 0 1 CHEROKEE COMMUNITY CREDIT UNION 2.1% 831064 1210 SOUTH SECOND ST P O BOX 556 CHEROKEE IA 510120000 7 HARDIN COUNTY SAVINGS BANK 2.0% 50 .0% O 804068 PO BOX 311 ELDORA IA 506271739 170 248 2.3% 804076 HILLS BANK AND TRUST COMPANY 2.0% PO BOX 183 HILLS IN 522350000 LINCOLN SAVINGS BANK 2.0% 49 804121 414 MAIN ST REINBECK IA 506690000 COMMUNITY SAVINGS BANK 2 0% 1 50 827183 BOX 77 EDGEWOOD IA 520420000 FIRST NATIONAL BANK OF WEST UNION 52 .0% 1.9% 1 804030 115 N VINE ST WEST UNION IA 521750000 1.9% 51 .0% 0 20 804032 BRENTON FIRST NATIONAL BANK 1606 BRADY DAVENPORT IA 528030000 5 1 52 .0% 804137 HOMELAND BANK - MONTICELLO 1.9% 3636 WESTOWN PKY, STE 219 WEST DES MOINES IA 502660000 1 FIRST FEDERAL SAVINGS & LOAN ASSOCI .0% 827698 PO BOX 1307 STORM LAKE IA 505881307 FIRST NATIONAL BANK OF OELWEIN 1.8% 1 .0% Ω 2 804022 1 WEST CHARLES STREET OELWEIN IA 506620000 .0% 1 803964 DEERE COMMUNITY FEDERAL CREDIT UNIO 1.5% 1 66 235 RICHMOND, P.O. BOX 737 OTTUMWA IA 525010000 58 MAOUOKETA STATE BANK 1.5% 1 1.7% 814495 203 NORTH MAIN STREET MAQUOKETA IA 520600000 NORTHWESTERN STATE BANK 70 9.0% 1 11 804151 122 CENTRAL AVENUE NW ORANGE CITY IA 510410000 68 .0% 7 FARMERS STATE SAVINGS BANK 1.4% 1 812561



230 FIRST STREET EAST, P O BOX 229

INDEPENDENCE IA 506440000

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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name Rate In Default In Repayment Rate In Default In Repayment 804262 UNITED FEDERAL SAVINGS BANK OF IOWA 1.2% 1 81 .0% 0 LOCUST AT FOURTH DES MOINES IA 503090000 817284 EDCO CREDIT UNION 1.1% 1.1% 88 1 85 609-38TH ST DES MOINES IA 503120000 DUTRAC COMMUNITY CREDIT UNION 829003 1.1% 2 172 .0% 111 PO BOX 3250 DUBUQUE IA 520043250 813651 FIRST NATIONAL BANK .4% 1 203 5% 1 196 2330 LINCOLN WAY AMES IA 500100000 803930 CITIZENS STATE BANK .0% 39 .0% Ω 28 PO BOX 198 WYOMING IA 523620000 803956 CRESCO UNION SAVINGS BANK .0% 0 70 .0% 2 BOX 57 CRESCO IA 521360000 803974 COMMUNITY STATE BANK .0% .0% Ω 43 0 34 EAST 14TH & EUCLID DES MOINES IA 503160000 803985 FARMERS SAVINGS BANK .0% 30 PO BOX 569 REMSEN IA 510500000 804005 FARMERS STATE BANK .0% Ω 32 .0% P O BOX 220 SCHLESWIG IA 514610000 804011 FIDELITY BANK & TRUST .0% Ω 31 208 2ND ST S E PO BOX 277 DYERSVILLE IA 520400277 804046 FIRST STATE BANK .0% 46 .0% 0 1 300 E. MAIN STREET MANCHESTER IA 520570000 804058 LIBERTY BANK AND TRUST .0% 0 35 .0% 102 NORTH CLARK P O BOX 330 FOREST CITY IA 504360000 804092 IOWA SAVINGS BANK .0% Ω 41 .0% 0 43 PO BOX 75 COON RAPIDS IA 500580000 804096 IOWA STATE BANK 36 .0% 0 1 5 E. CALL ST. ALGONA IA 505110000 804111 KEOKUK SAVINGS BANK & TRUST COMPANY .0% Ω 43 501 MAIN STREET KEOKUK IA 526320000 PERRY STATE BANK 804173 .0% Ω 3.0 .0% 0 28 P O BOX 129



PERRY IA 502200000

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Rate In Default In Repayment Rate In Default /-----ORIGINATING LENDERS-----\ /-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers ID Name 32 FIRST BANK & TRUST .0% 0 301 1ST AVE ROCK RAPIDS IA 512460000 30 SECURITY SAVINGS BANK .0% 804190 PO BOX 6 LARCHWOOD IA 512410000 1 SECURITY STATE BANK .0% n 3.5 .0% 0 804199 231 1ST EAST PO BOX 511 INDEPENDENCE IA 506440000 0 42 804220 ST. ANSGAR STATE BANK .0% 237 WEST 4TH ST ST. ANSGAR IA 504720000 47 .0% 0 12 FIRST CITIZENS NATIONAL BANK .0% 804244 120 1ST AVE N W CLARION IA 505250268 1 .0% FIRST NATIONAL BANK OF SIOUX CENTER .0% ۵ 33 804246 PO BOX 249, 242 NORTH MAIN AVE. SIOUX CENTER IA 512500249 19 .0% 35 .0% 804258 UNION STATE BANK PO BOX 607 MONONA IA 521590000 31 .0% n 17 LIBERTY TRUST AND SAVINGS BANK .0% 812354 PO BOX 1118 DURANT IA 527470000 .0% 0 53 .0% 812355 TELCO TRIAD CREDIT UNION 0 57 1420 TRI VIEW AVE SIOUX CITY IA 511030000 30 VALLEY STATE BANK .0% 0 812371 PO BOX 175 ROCK VALLEY IA 512470000 GRUNDY NATIONAL BANK OF GRUNDY CENT 44 .0% 1 813638 603 7TH STREET GRUNDY CENTER IA 506380000 36 38 .0% 818591 BEST OF IOWA COMMUNITY CREDIT UNION . 0% 4001 RIVER RIDGE DR NE CEDAR RAPIDS IA 524020000 .0% MARION COUNTY STATE BANK 818850 800 MAIN STREET PELLA IA 502190000 DANVILLE STATE SAVINGS BANK 33 819468 PO BOX 295 DANVILLE IA 526230295 34 819531 LEE COUNTY BANK AND TRUST .0% 0 8TH & AVENUE F FORT MADISON IA 526270000 0 30 .0% 0 9 BELLEVUE STATE BANK .0% 820753 100 S 2ND ST



BELLEVUE IA 520310000

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		/	ORIGINATING LEN	DERS\	/	CURRENT HOLD	ERS\
		Default #	of Borrowers	# of Borrowers	Default #	of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
******	*********	*****	*******	*****	*******	******	******
826396	EMPLOYEES CREDIT UNION	.0%	0	33	.0%	0	33
	21 S. FIRST ST						
	ESTHERVILLE IA 513340000						
826964	CITY NATIONAL BANK	.0%	0	41	0%	0	3
	116 SOUTH BLOSSOM						
	SHENANDOAH IA 516010000						
827825	IOWA STUDENT LOAN LIQUIDITY CORP.				6.4%	880	13,621
	900 EQUITABLE BLDG 604 LOCUST ST						
	DES MOINES IA 503093716					•	
827860	FAMILY COMMUNITY CREDIT UNION	.0%	0	49	.0%	0	5
	1211 N. GRAND						
030407	CHARLES CITY IA 506160000		_				
830407	STORY COUNTY BANK & TRUST CO. PO BOX 280	.0%	0	34	. 0%	0	19
	STORY CITY IA 502480000						
830702	IOWA COMMUNICATIONS COMMUNITY CREDI	.0%	0	33			
030702	320 W 2ND STREET	. 0 %	U	33			
	WATERLOO IA 507010000						
831844	CHEROKEE STATE BANK	.0%	0	38	. 0%	0	1
	212 WEST WILLOW STREET		Ţ	30	.00	v	•
	CHEROKEE IA 510120000						



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FRUITLAND ID 836191000

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/------ ORIGINATING LENDERS------\ /------CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment Name --IDAHO--350 7.4% 6 81 40 IDAHO STATE UNIVERSITY FEDERAL CU 11.4% 827905 CAMPUS BOX 8029 POCATELLO ID 832098029 POTLATCH NUMBER 1 FEDERAL CR UNION 9.3% 32 823833 3113 MAIN ST P O BOX 497 LEWISTON ID 835010000 0 1 VALLEY BANK REXBURG BRANCH 6.2% 831795 110 EAST MAIN REXBURG ID 834400000 46 13 232 .0% THE FIRST NATL BK OF NORTH IDAHO NA 830509 1313 SOUTH BLINE P O BOX 9267 MOSCOW ID 838430000 .0% 155 825329 WESTMARK FEDERAL CREDIT UNION 4.5% P O BOX 2869 IDAHO FALLS ID 834032869 3.6% 827674 TREASURE VALLEY BANK PO BOX 2298 BOISE ID 837010000 30 50.0% EAST IDAHO FEDERAL CREDIT UNION 3.3% 832381 PO BOX 8165/540 3RD STREET IDAHO FALLS ID 834038165 33 3.0% FIRST SECURITY BANK OF IDAHO 814424 PO BOX 7069 BOISE ID 837300000 1 BANK OF COMMERCE-WESTSIDE OFFICE 2.4% 81 .0% 818894 PO BOX 1887 IDAHO FALLS ID 834030000 81 .0% IDAHO CENTRAL CREDIT UNION 1.2% 802704 PO BOX 850 POCATELLO ID 832040850 202 0 24 CAPITAL EDUCATORS FED. CREDIT UNION .4% 814650 7450 THUNDERBOLT DRIVE BOISE ID 837090799 162 2.965 5.4% SLF OF I MARKETING ASSN., INC. 827116 PO BOX 1000



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/------CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name In Default In Repayment Rate Rate In Default In Repayment ******* --ILLINOIS--828995 TAMMS STATE BANK 45.3% 39 .0% 0 9 PO BOX 711, 2801 SYCAMORE CAIRO IL 629140000 802917 FIRST NATIONAL BANK OF JONESBORO 32.9% 30 91 .0% PO BOX 458 JONESBORO IL 629520458 LASALLE BANK N.I. %ANNE COLLINS 822939 24.2% 217 894 . 0% 38 3201 N ASHLAND CHICAGO IL 606570000 HOUSEHOLD BANK, STUD FINANCIAL SVCS 23.2% 803094 2,966 12,753 21.8% 2,475 11.302 700 WOOD DALE ROAD WOOD DALE IL 601910000 803200 RIVERDALE BANK 21.6% 8 37 .0% 0 1 13700 S IND AVE RIVERDALE IL 606270000 HERITAGE PULLMAN BANK & TRUST COMPA 21.0% 803197 .0% n 5 1000 E 111TH ST CHICAGO IL 606280000 802719 ANNA NATIONAL BANK 20.8% 10 .0% PO BOX 220, 201 S MAIN ST ANNA IL 629060000 830383 BANTERRA BANK OF MARION 19.3% 17 88 . 0% n 201 W MAIN MARION IL 629590000 803169 HERITAGE OLYMPIA BANK 18.9% 95 .0% 0 195 OLYMPIA PLAZA CHICAGO HEIGHTS IL 604110000 819967 SEAWAY NATIONAL BANK OF CHICAGO 18.7% 33 176 .0% 645 EAST 87TH STREET CHICAGO IL 606190000 802756 THE BANK OF MARION 18.6% 30 161 .0% 9 300 TOWER SQUARE PLAZA MARION IL 629590580 821215 PEOPLES BANK OF KANKAKEE COUNTY 17.8% .0% 4 315 MAIN NORTHWEST BOURBONNAIS IL 609140000 803277 MERCANTILE BANK OF CENTRALIA 17.7% 8 .0% 5 235 NORTH ELM P O BOX 709 STU LN CENTRALIA IL 628010000 829256 CORUS BANK 17.5% 210 1.198 1.3% 73 4800 NORTH WESTERN AVENUE CHICAGO IL 606251986 GREATBANC/FNBCH 802991 16.9% 53 .0% n 3 100 FIRST NATL PLAZA CHICAGO HEIGHTS IL 604110000 803121 FIRST MIDWEST BANK/MOLINE N.A. 16.6% 14 .0% 0 8 506 15TH STREET MOLINE IL 612650000



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REPORT D	ATE - 10/22/9/		ORIGINATING LE	NDERS\	/	CURRENT HOLD	ERS\
				# of Borrowers			
ID	Name	Rate		In Repayment		In Default	In Repayment
*****	********	*****	******		*****	*****	*****
828801	BANK OF CARBONDALE	16.4%	32	195	.0%	. 0	17
	216 EAST MAIN STREET						
	CARBONDALE IL 629010000						
802772	BOATMEN'S NAT BANK OF BELLEVILLE	16.0%	36	225	. 0%	0	17
	23 PUBLIC SQUARE						
	BELLEVILLE IL 622220000						
802796	AMCORE BANK N.A., ROCK RIVER VALLEY	15.8%	19	120	.0%	0	4
	302 FIRST AVE BOX A						
	STERLING IL 610813663						_
819316	PINNACLE BANK - CICERO	15.6%	8	51	.0%	0	6
	6000 W CERMAK ROAD						
	CICERO IL 606500000					_	-
829167	CITIZENS SAVINGS BANK F.S.B.	15.6%	10	64	.0%	0	5
	301 BROADWAY						
	NORMAL IL 617610000					•	26
832625	COMMUNITY BANK OF LAWNDALE	15.5%	32	206	5.5%	2	36
	1111 SOUTH HOMAN AVENUE						
	CHICAGO IL 606240000				10.75	7	55
802812	FIRST MIDWEST BANK, N.A.	15.4%	76	493	12.7%	7	25
	945 LAKEVIEW PARKWAY STE 170						
	VERNON HILLS IL 600060000			357	08	0	28
802814	CITIZENS NATIONAL BANK OF MACOMB	15.4%	55	357	.0%	U	20
	127 SOUTH SIDE SQUARE						
	MACOMB IL 614552218		6	39			
818852	FIRST BANK AND TRUST	15.3%	6	39			
	PO BOX 448						
	HARRISBURG IL 629460448	14.8%	8	54	. 0%	0	4
830581	1ST ST BK & T C OF PALOS HILLS	14.00	0	34		·	
	10360 S ROBERTS RD						
002020	PALOS HILLS IL 604650000	14.7%	5	34	. 0%	0	2
802830	MAGNA BANK OF ILLINOIS MAIN AT WASHINGTON ST	14.70	J	-			
	EAST PEORIA IL 616110000						
826899	SOUTH CHICAGO SAVINGS BANK	14.7%	10	68	. 0%	0	5
020033	9200 S. COMMERCIAL AVENUE						
	CHICAGO IL 606174580			•			
804346	THE BANK OF HORTON/FDIC RECEIVER	14.4%	142	981	.0%	0	89
004340	500 W. MONROE ATTN R. MATHEWS, AMU						
	CHICAGO IL 606610000						
827565	BANK OF WAUKEGAN	14.2%	5	35	.0%	0	1
	1601 NORTH LEWIS						
	WAUKEGAN IL 600851761						
803084	KANKAKEE FEDERAL SAVINGS BANK	14.1%	12	85	.0%	0	9
	310 SOUTH SCHUYLER AVENUE						
	KANKAKEE IL 609013812			•			
821116	LAKESIDE BANK	14.0%	8	57	19.5%	8	41
	2268 SOUTH MARTIN LUTHER KINGDRIVE						
	CHICAGO IL 606160000						



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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers ID Name Rate In Default In Repayment Rate In Default In Repayment ****************************** 802762 BANK OF RAVENSWOOD 13.8% 36 .0% 0 1825 W LAWRENCE CHICAGO IL 606400000 817781 ERIE STATE BANK 13.6% 4.5% 22 915 8TH AVE BOX 650 ERIE IL 612500000 802745 BANK OF EDWARDSVILLE 13.5% 55 407 .0% 5 P O BOX 447 330 W VANDALIA EDWARDSVILLE IL 620250000 802803 BOATMENS NAT'L BANK OF CHARLESTON 13.4% 179 .0% 0 10 418 SIXTH STREET CHARLESTON IL 619200000 802738 BOATMEN'S BANK OF FRANKLIN COUNTY 13.0% 46 20.0% 5 400 PUBLIC SOUARE BENTON IL 628120000 820916 FIRST NATIONAL BANK IN HARVEY 12.9% 31 174 EAST 154TH STREET HARVEY IL 604260000 827407 COMMONWEALTH CREDIT UNION 12.9% 0 1 P.O. BOX 2269 KANKAKEE IL 609011369 802969 FIRST NATIONAL BANK AND TRUST COMPA 12.6% 163 1,285 16.0% 50 PO BOX 2227 CARBONDALE IL 629022227 802979 FIRST NATIONAL BANK OF HARRISBURG 12.5% 40 .0% Ω 2 P O BOX 307 HARRISBURG IL 629460307 803266 ILLINI FEDERAL SAVINGS AND LOAN ASS 12.5% 64 .0% 0 2 6550 N ILLINOIS FAIRVIEW HEIGHTS IL 622080000 803177 PALOS BANK AND TRUST COMPANY 12.2% 57 .0₺ 12600 S HARLEM AVE. PALOS HEIGHTS IL 604630000 802823 FIRST OF AMERICA BANK-NORTH CENTRAL 12.1% 131 1,074 .0% 0 15 P O BOX 1628 ATTN: ANDREA ELDER ROCKFORD IL 611100128 822938 KEWANEE NATIONAL BANK 12.1% 5 .0% 2 635 TENNEY STREET KEWANEE IL 614430000 827864 LA GRANGE FEDERAL SVING & LOAN ASSN 12.1% 33 .0% 1 1 NORTH LA GRANGE ROAD LA GRANGE IL 605250000 FIRST MUTUAL SAVINGS BANK. 830234 12.1% 41 .0% n 2 135 EAST MAIN DECATUR IL 625230000 FARMERS STATE BANK AND TRUST COMPAN 12.0% 802889 58 25.0% 5 20 200 WEST STATE STREET JACKSONVILLE IL 626500000



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10.6%



827115

FIRST BANK NORTH SHORE

700 DEERFIELD ROAD % C SHIELDS DEERFIELD IL 600150000

47

122

13

.0%

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/-----CURRENT HOLDERS-----\

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		Default	# of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate		In Repayment		In Default	
*****	**********	******	******	******	******		
803215	OLD KENT BANK - CHICAGO	10.5%	6	57	.0%	0	12
	SEARS TOWER						
	CHICAGO IL 606060000						
803279	UNION NATIONAL BANK	10.5%	10	. 95	.0%	0	9
	119 N. RANDOLPH						
	MACOMB IL 614550000						
825267	UPTOWN NATIONAL BANK OF CHICAGO	10.5%	8	76	.0%	0	14
	4753 NORTH BROADWAY						
	CHICAGO IL 606400000						
827898	CLOVER LEAF BANK, SB	10.5%	9	85	.0%	0	4
	200 EAST PARK STREET						
	EDWARSVILLE IL 620250000						
817749	BANKILLINOIS	10.4%	10	96	.0%	0	9
	PO BOX 4028						
	CHAMPAIGN IL 618244028						
825266	BANK OF ALTON	10.4%	5	48	.0%	0	3
	1520 WASHINGTON AVENUE						
802828	ALTON IL 620020000						
002020	FIRST OF AMERICA - ILLINOIS	10.3%	300	2,892	.0%	0	107
	301 SW ADAMS - STUDENT LN DEPT PEORIA IL 616310000						
802810	CITIZENS FIRST NATIONAL BANK OF PRI	10.28	8	70	0.9	2	•
002010	606 SOUTH MAIN STREET, GINA DOW	10.28	•	78	.0%	0	8
	PRINCETON IL 613560000						
803042	CHAMPION FEDERAL S & L ASSN	10.2%	5	49			
	115 EAST WASHINGTON ST	10.20	3	4.7			
	BLOOMINGTON IL 617010000						
802868	FARMERS AND MECHANICS BANK	10.1%	7	ь9	.0%	0	15
	21 EAST MAIN STREET			•		v	13
	GALESBURG IL 614010000						
802984	MERCANTILE BANK OF MT VERNON	10.0%	8	80	. 0%	0	4
	PO BOX 1149						-
	MT. VERNON IL 628644013						
827067	HERITAGE CRESTWOOD BANK	10.0%	4	40	.0%	0	1
	13500 SOUTH CICERO AVENUE						
	CRESTWOOD IL 604450000						
830725	FIRST FEDERAL SAVINGS & LOAN OF WAU	10.0%	5	50			
	PO BOX 800						
	WAUKEGAN IL 600790000						
802985	MERCANTILE BANK OF ILLINOIS N.A.	9.8%	6	61	.0%	0	1
	PO BOX 517						
	ALTON IL 620020000						
822849	INDEPENDENCE BANK OF CHICAGO	9.7%	4	41	.0%	0	3
	7936 SOUTH COTTAGE GROVE						
	CHICAGO IL 606193997						
823183	BRIDGEVIEW BANK AND TRUST	9.5%	4	42	.0%	0	1
	7940 S HARLEM AVE						
	BRIDGEVIEW IL 604550000						



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FY 1995 Cohort Default Rate for Originating Lenders/Holders REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

REPORT DA	TE - 10/22/97 For Lend			ore Borrowers in			
				NDERS\			
		Default #	of Borrowers	# of Borrowers	Default	of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	******	*****	******	******	******	*****	******
831236	1ST NATIONWIDE BANK	9.5%	11	115	.0%	0	3
	1520 KENSINGTON RD. SUITE 300 ·						
	OAKBROOK IL 605210000						
803167	OLD SECOND NATIONAL BANK	9.3%	15	160	.0%	0	34
	37 SOUTH RIVER STREET						
	AURORA IL 605071088						
817846	CORUS BANK	9.3%	350	3,754	8.9%	439	4,878
02.010	4800 N. WESTERN AVE, ATTN STUD LN						
	CHICAGO IL 606250000						
802744	LANDMARK BANK OF ILLINOIS	9.1%	9	98	.0%	0	3
002744	10950 LINCOLN TRAIL						
	FAIRVIEW HTS IL 622080000						
823519	CHARTER BANK	8.9%	14	156	.0%	0	14
623319	PO BOX 238	0.20					
	SPARTA IL 622860000 CONSTRUCTION EQUIPMENT CREDIT UNION	8.8%	51	575	2.9%	2	67
802794	**	0.04	31	373	2.50	_	
	PO BOX 1715 5700 MIDDLE RD						
	PEORIA IL 616561715	0.00	2	79	.0%	0	11
812216	DEERE HARVESTER CREDIT UNION	8.8%	7	79	. 0 %	U	**
	1101 13TH AVENUE						
	EAST MOLINE IL 612440000		•	2.4			
819954	GODFREY STATE BANK	8.8%	3	34			
	5759 GODFREY ROAD						
	GODFREY IL 620350000						_
823463	STATE BANK OF LINCOLN	8.8%	6	68	.0%	0	7
	508 BROADWAY						
	LINCOLN IL 626560000						
802713	ALPINE BANK OF ILLINOIS	8.7%	13	149	. 0%	0	9
	1700 N ALPINE RD						
	ROCKFORD IL 611070000						
827153	UNION BANK/STREATOR	8.7%	7	80	.0%	0	8
	201 E MAIN STREET						
	STREATOR IL 613640000						
822140	WORTH BANK AND TRUST	8.6%	5	58	.0%	0	7
	6825 W 111TH ST						
	WORTH IL 604820000						•
826464	FIRST BANK OF EUREKA	8.6%	6	69	. 0%	0	2
020101	108 N MAIN ST						
	EUREKA IL 615300000						
802785	BUSEY BANK	8.5%	100	1,171	.0%	0	47
002703	PO BOX 489, STUDENT LOANS		•				
	URBANA IL 618010000						
802853	IH MISSISSIPPI VALLEY CREDIT UNION	8.5%	23	268	. 0%	0	28
802853		0.54	25				
	P.O. BOX 4180, 4206 5TH AVENUE						
00000	ROCK ISLAND IL 612010000	0 54	3	35	. 0%	0	17
827826	JACKSONVILLE SAVINGS & LOAN ASSOCIA	8.5%	3	35	. 0 %	J	1,
	211 W STATE ST						
	JACKSONVILLE IL 626500000						



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FY 1995 Cohort Default Rate for Originating Lenders/Holders

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/------ORIGINATING LENDERS-----\ /-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name In Default In Repayment Rate In Default In Repayment *********************************** 831825 FIRST NATL BANK TAYLORVILLE/IBBI 8.4% 141 1,677 .0% 52 3085 STEVENSON DRIVE PO BOX 3095 SPRINGFIELD IL 627083095 803168 OLIN EMPLOYEES CREDIT UNION 8.3% 3 36 0% n 5 419 NORTH SHAMROCK EAST ALTON IL 620240000 803224 SOUTH SIDE TRUST & SAVINGS BANK OF 48 2119 S W ADAMS ST PEORIA II, 616020000 803238 METROBANK 8.3% 26 310 .0% 31 1523 8TH STREET EAST MOLINE IL 612440000 FIRST NATIONAL BANK OF DECATUR 8.3% .0% 0 4 130 N WATER DECATUR IL 625250000 802714 MERCANTILE BANK OF ILLINOIS 8.2% 12 200 W 3RD ST ALTON II. 620026101 802778 BRADFORD NATIONAL BANK OF GREENVILL 8.2% 73 .0% Ω PO BOX 280 GREENVILLE IL 622460000 802906 FIRST NATIONAL BANK OF WATERLOO 37 .0% 0 3 PO BOX A WATERLOO IL 622980256 802963 HARRIS BANK BATAVIA, N.A. 8.1% 37 .0% 0 155 WEST WILSON ST, BOX 189 BATAVIA IL 605100000 803112 MERCANTILE TRUST & SAVINGS BANK 8.1% 18 221 .0% 0 10 PO BOX 371 QUINCY IL 623010000 812204 ST PAUL FEDERAL BANK FOR SAVINGS 51 623 .0% Ω 33 6201 W CERMAK RD BERWYN IL 604020000 812244 TEUTOPOLIS STATE BANK 8.1% 3 37 .0% 2 MAIN STREET BOX 242 TEUTOPOLIS II, 624670000 819507 CITIZENS NATIONAL BANK OF PARIS 8.0% 5 62 .0% 0 PO BOX 790 PARIS IL 619440000 822206 NATIONAL BANK & TRUST COMPANY OF SY 62 .0% 0 51 230 WEST STATE STREET SYCAMORE IL 601780000 812240 HOMEBANC, FSB 7.8% .0% 25 1107 E STATE STREET ROCKFORD IL 611042259 815601 BANK OF ALEDO 7.8% 3 38 .0% 0 201 WEST MAIN



ALEDO IL 612310000

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FY 1995 Cohort Default Rate for Originating Lenders/Holders

REPORT DA	ATE - 10/22/97 For Lend	ers/Holder	s with 30 or M	ore Borrowers in	Repayment		
		/	ORIGINATING LE	NDERS\	/	CURRENT HOLD	ERS\
		Default #	of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	*******	******	*****	******	******	******	*****
824800	PALMER AMERICAN NATIONAL BANK 2 WEST MAIN STREET	7.8%	18	230	6.8%	3	44
	DANVILLE IL 618320000						
802847	AMCORE BANK N.A., ROCK RIVER VALLEY 302 1ST AVENUE	7.7%	7	90	.0%	0	3
	STERLING IL 610810000						
821338	GREAT LAKES CREDIT UNION BLDG 290	7.6%	6	78	7.6%	1	13
	GREAT LAKES IL 600888290	_	_	4.0	7.69	3	39
803060	THE HERGET NATIONAL BANK 33 SOUTH FOURTH STREET	7.5%	3	40	7.6%	3	3,
	PEKIN IL 615540000			1.45		0	14
803114	MERCHANTS NATIONAL BANK OF AURORA 34 SOUTH BROADWAY	7.5%	11	145	.0%	Ü	14
	AURORA IL 609070000	7.3%	26	353	1.0%	1	96
827542	HERITAGE COMMUNITY BANK 13700 S INDIANA AVE/ATTN S FAYDASH RIVERDALE IL 606270000	7.3%	20				
803226	SOY CAPITAL BANK AND TRUST COMPANY	7.1%	3	42	6.6%	1	15
003220	1501 E. ELDORADO ST.						
	DECATUR IL 625212091						
829366	UNITED CREDIT UNION	7.1%	4	56	.0%	0	7
027300	4444 SO PULASKI ROAD						
	CHICAGO IL 606320000						
812208	UMB FIRST NATIONAL BANK	7.0%	5	71	.0%	0	2
012200	201 E MAIN						
	COLLINSVILLE IL 622340000						
802720	ANNA STATE BANK	6.9%	3	43	. 0%	. 0	31
002720	PO BOX 647						
	ANNA IL 629060000						
802956	FIRST MID-ILLINOIS BANK & TRUST	6.9%	10	143	.0%	0	12
002730	PO BOX 499, 1515 CHARLESTON AVE						
	MATTOON IL 619380000						
803158	NORTHERN TRUST BANK / O'HARE, N.A.	6.8%	4	58	.0%	0	12
	8501 W. HIGGINS ROAD						
	CHICAGO IL 606310000						
803247	MERCANTILE BNK OF NORTHERN ILLINOIS	6.8%	6	88	.0%	0	14
	PO BOX 30						
	FREEPORT IL 610320000						
802972	FIRST OF AMERICA	6.7%	6	89	.0%	0	1
	30 MAIN ST POB 4038						
	CHAMPAIGN IL 618200000						
803292	FIRST MIDWEST BANK/ILLINOIS	6.7%	12	179	4.2%	2	47
	50 WEST JEFFERSON STREET						
	JOLIET IL 604310000						
812205	LASALLE FSB	6.7%	58	857	.0%	0	38
	4901 WEST IRVING PARK ROAD CHICAGO IL 606412674						



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BOURBONNAIS IL 609140000

FY 1995 Cohort Default Rate for Originating Lenders/Holders For Lenders/Holders with 30 or More Borrowers in Repayment PAGE 50

/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment ************************************ 802965 FIRST NATIONAL BANK IN DEKALE 6.6% 255 4.7% 7 147 141 W LINCOLN HWY DEKALB II. 601150000 818271 HARRIS BANK ROSELLE 6 6% 3 45 .0% 7 106 EAST IRVING PARK ROAD ROSELLE IL 601720000 822409 AMCORE BANK 6.6% 17 254 .0% 0 10 PO BOX 1537 ROCKFORD IL 611100037 826707 THE VALLEY BANK OF ILLINOIS 6.6% 60 .0% n 3 P.O.BOX 458 CHERRY VALLEY IL 610160000 SIU CREDIT UNION 827511 6 5% 12 184 .0% 115 1217 W MAIN ST/PO BOX 2888 CARBONDALE IL 629020000 999712 ILLINOIS STUDENT ASSISTANCE COMMISS 150 2.283 6.8% 149 2,176 1755 LAKE COOK ROAD DEERFIELD IL 600155209 802903 CITIBANK F. S. B. 6.4% 29 453 .0% 0 36 22 W. MADISON STREET SUITE 550 CHICAGO IL 606024303 802973 NBD SKOKIE BANK NA 6.4% 2 31 .0% 0 8001 LINCOLN AVENUE SKOKIE IL 600770000 831127 FIRST NATIONWIDE BANK, FSB 110 . 0% n 11 1520 KENSINGTON RD. OAK BROOK IL 605210000 SCOTT CREDIT UNION 831659 6.3% .0% 1 W WINTER & J STREETS SCOTT AIR FORCE BASE IL 622250000 802941 THE FIRST NATIONAL BANK OF HIGHLAND 6.2% 64 .0% 0 PO BOX 10 HIGHLAND IL 622490010 803044 FINANCIAL PLUS CREDIT UNION 6.2% 48 .0% Ω 5 800 CHESTNUT STREET OTTAWA IL 613500000 812239 BANK OF PECATONICA 6.2% .0% n 1 430 MAIN STREET, BOX 430 PECATONICA IL 610630000 821958 BEVERLY BANK MATTESON 6.2% 129 .0% 0 7 4350 LINCOLN HIGHWAY MATTESON IL 604430000 826197 ILLINI BANK OF SANGAMON COUNTY 6.2% 32 .0% n 2 120 SOUTH CHATHAM ROAD SPRINGFIELD IL 627040000 828562 MUNICIPAL TRUST & SAVINGS BANK 6.2% 24 382 .0% 49 720 MAIN STREET NORTHWEST



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FY 1995 Cohort Default Rate for Originating Lenders/Holders

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				NDERS\			
				# of Borrowers			# of Borrowers In Repayment
ID	Name	Rate	In Default	In Repayment	Rate *****	In Default	**********
803088	LASALLE NATIONAL BANK	6.1%	3	49	. 0%	0	2
	105 MARQUETTE ST., P.O. BOX 461						
	LASALLE IL 613010461				0.8		,
802864	THE FAIRFIELD NATIONAL BANK	6.0%	2	33	.0%	0	1
	PO BOX 429 FAIRFIELD IL 628370000						
803212	THE SANDWICH STATE BANK	6.0%	2	33	. 0%	0	7
003212	PO BOX 150						
	SANDWICH IL 605480150						
803227	SPRING VALLEY CITY BANK	6.0%	2	33	. 0%	0	4
	315 NORTH CORNELIA STREET						
	SPRING VALLEY IL 613620000						
817588	PATHWAY FINANCIAL	6.0%	6	100	.0%	0	9
	ONE PATHWAY CENTER						
	MATTESON IL 604430000					_	_
826784	COMMUNITY STATE BANK	6.0%	2	33	. 0%	0	1
	401 WEST MAIN STREET						
202050	SALEM IL 628810000	F 0&	23	389	.0%	0	15
803050	HARRIS TRUST AND SAVINGS BANK	5.9%	23	369	.0%	U	15
	200 W.MONROE, ATTN N.SURLA CHICAGO IL 606030000						
812243	GRAND NATIONAL BANK	5.9%	7	117	. 0%	0	1
012215	3307 CHICAGO ROAD			•			
	SOUTH CHICAGO HEIGHT IL 604110000						
821192	PETERSON BANK	5.9%	4	67	. 0%	0	2
	3232 W PETERSON AVE						
	CHICAGO IL 606590000						
802860	OLD KENT BANK	5.8%	35	596	5.7%	. 24	420
	233 SOUTH WACKER						
	CHICAGO IL 606066396					_	_
818851	LA SALLE BANK OF LISLE	5.8%	2	34	. 0%	0	2
	4733 MAIN STREET						
014500	LISLE IL 605320000 FARMERS STATE BANK OF WESTERN ILL	5.7%	2	35	.0%	0	4
814589	PO BOX 249	5.76	2	33	.00	v	•
	ALEXIS IL 614120249						
818270	UNITED COMMUNITY BANK	5.7%	2	35	. 0%	0	5
	121 S MACOUPIN ST						
	GILLESPIE IL 620330000						
803105	MARQUETTE NATIONAL BANK	5.6%	7	125	. 0%	0	37
	9612 W. 143RD ST.						
	ORLAND PARK IL 604620000						
819648	UNIVERSITY NATIONAL BANK OF CHICAGO	5.6%	4	71	.0%	0	53
	1354 E 55TH STREET						
	CHICAGO IL 606155388						خد
812198	CHAMPION FEDERAL SAVINGS AND LOAN A	5.5%	42	757	.0%	0	11
	115 EAST WASHINGTON STREET						
	BLOOMINGTON IL 617029957						



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FY 1995 Cohort Default Rate for Originating Lenders/Holders For Lenders/Holders with 30 or More Borrowers in Repayment

/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers ID In Default In Repayment Name Rate Rate In Default In Repayment 824152 STANDARD FEDERAL BANK FOR SAVINGS 5.5% 10 179 .0% 0 2 800 BURR RIDGE PARKWAY, ACCT DEPT BURR RIDGE IL 605216486 824221 NORTHERN TRUST BANK/O'HARE 5.5% 18 326 .0% 16 8501 WEST HIGGINS ROAD CHICAGO II. 606310000 803075 IROQUOIS FEDERAL SAVINGS AND LOAN 2 5.4% 37 **Ω%** Ω 2 PO BOX 190 WATSEKA IL 609700000 802735 NBD ARLINGTON HEIGHTS BANK 5.3% 18 338 .0% 0 30 900 EAST KENSINGTON ROAD ARLINGTON HEIGHTS IL 600040000 802790 CARLINVILLE NATIONAL BANK 5.2% 2 38 .0% 1 PO BOX 450 CARLINVILLE IL 626260000 CENTRAL BANK 824802 5.0% 179 . 0% Ω 10 3303 NAMEOKI RD. GRANITE CITY IL 620400000 823353 WEST SUBURBAN BANK 4.9% 324 .0% Ω 22 711 SOUTH WESTMORE AVE LOMBARD II, 601480000 FIRST NATIONAL BANK OF BLUE ISLAND 802929 4.8% 41 .0% 0 4 13057 S WESTERN AVENUE BLUE ISLAND IL 604060000 819483 AMALGAMATED TRUST AND SAVINGS BANK 4.8% 41 .0% n 2 1 WEST MONROE ATTN: MARIE MORRIS CHICAGO IL 606030000 822741 FIRSTAR DU PAGE BANK 4.8% 41 .0% 0 4 466 MAIN ST GLEN ELLYN IL 601370000 HARRIS BANK AURORA, NA 824943 4.8% 10 205 . 0% 0 7 1252 N. LAKE AURORA IL 605060731 828525 FARMERS STATE BANK 4.8% 41 . 0% 2 n 108 E. ADAMS PITTSFIELD IL 623630000 802910 AMCORE BANK, NA WOODSTOCK 4.7% . 0% 0 9 225 W JACKSON ST WOODSTOCK TT, 600980000 FIRST NATIONAL BANK OF STERLING 802982 4.7% 126 .0% 0 11 PO BOX 368 STERLING IL 610810368 802974 FIRST NATIONAL BANK 4.6% 130 . 0% Ω 6 205 SOUTH 5TH STREET SPRINGFIELD IL 627010000 829033 R.I.A. FEDERAL CREDIT UNION 4.6% 150 .0% 43 PO BOX 4750



ROCK ISLAND IL 612044750

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REPORT D	ATE - 10/22/97 For Lenc	/	ORIGINATING LE	NDERS\	/		
				# of Borrowers In Repayment			
ID	Name	Rate			*****		*****
829653	DEERFIELD FEDERAL SVGS & LOAN ASSN	4.6%	2	43			
	745 DEERFIELD ROAD DEERFIELD IL 600150000				-		
803139	NATIONAL BANK OF MONMOUTH	4.5%	2	44	.0%	0	9
003137	PO BOX 440		_				
	MONMOUTH IL 614620440						
802949	NORTHERN TRUST BANK/LAKE FOREST	4.4%	4	89	.0%	0	6
	265 E. DEERPATH						
	LAKE FOREST IL 600450391						
803110	PAYSAVER CREDIT UNION	4.3%	2	46	.0%	0	7
	450 E 22ND ST SUITE 250						
	LOMBARD IL 601480000						
803025	FIRST STATE BANK OF PRINCETON	4.2%	2	47	.0%	0	3
	815 SOUTH MAIN STREET						
	PRINCETON IL 613560000		_	4.5	0.8	•	4
817981	CHICAGO HEIGHTS NATIONAL BANK	4.2%	2	47	.0%	0	4
	1030 DIXIE HWY, STUDENT LOANS						
000175	CHICAGO HEIGHTS IL 604110000	4.2%	3	70	.0%	0	49
820175	STANDARD BANK AND TRUST CO 2400 WEST 95TH STREET	4.28	3	70	.00	Ü	
	EVERGREEN PARK IL 606420000						
802936	FIRST NATIONAL OF EVERGREEN PARK	4.0%	14	348	.0%	0	14
002330	3101 W 95TH STREET						
	EVERGREEN PARK IL 606420000						
829377	AMERIFED FEDERAL SAVINGS BANK	3.9%	7	177	.0%	0	7
	120 N SCOTT STREET						
	JOLIET IL 604310000						
812194	STATE BANK OF ANTIOCH	3.8%	2	52	.0%	0	3
	440 LAKE STREET						
	ANTIOCH IL 600020000					_	_
822972	UNITED FEDERAL SAVINGS BANK	3.8%	4	105	.0%	0	1
	700 MAIN STEET						
	PEORIA IL 616020000	2.78	2	53	. 0%	0	6
803223	SOUTH SHORE BANK	3.7%	2	55	.04	Ü	· ·
	7054 SOUTH JEFFERY CHICAGO IL 606490000						
803107	MCHENRY STATE BANK	3.6%	3	83	.0%	0	8
003107	3510 W ELM STREET	5.50	_				
	MCHENRY IL 600500000						
803172	MARQUETTE NATIONAL BANK	3.6%	5	138	. 0%	0	115
	9612 WEST 143RD ST						
	ORLAND PARK IL 604620000						
817344	FIRST NATIONWIDE BANK	3.6%	4	111			
	1520 KENSINGTON STE 300						
	OAK BROOK IL 605210000						
803037	GARY WHEATON BANK	3.5%	16	457	.0∜	0	39
	120 E WESLEY ST ATTN: D WHEELER						
	WHEATON IL 601870000						



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FY 1995 Cohort Default Rate for Originating Lenders/Holders FY 1995 REPORT DATE - 10/22/97

For Lenders/Holders with 30 or More Borrowers in Repayment

/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers In Default In Repayment ID Name Rate Rate In Default In Repayment *********************** 802732 AVENUE BANK OF OAK PARK 3 4% 4 117 .0% 5 104 NORTH OAK PARK AVE OAK PARK IL 603011387 828425 SUPERIOR BANK, FSB 3.4% 3 яR .0% Ω 1 LINCOLN CENTRE STUDENT LOANS OAKBROOK TERRACE IL 601814262 802946 FIRST NATIONAL BANK 3.3% 119 .0% n 15 801 ESSINGTON RD. JOLIET IL 604350000 803017 FIRST BANK AND TRUST COMPANY OF ILL 3.3% 3.4% 29 300 E NORTHWEST HWY-ATTN STUDENT LN PALATINE II, 600670000 829802 FIRST COMMONWEALTH LIFE INS CO 3.3% 30 5250 SOUTH SIXTH ST RD SPRINGFIELD IL 627030000 803073 BOATMEN'S BANK OF QUINCY 3.2% 31 .0% 0 4 531 HAMPSHIRE QUINCY IL 623010000 TINLEY PARK BANK 829518 3.2% 1 31 16255 SOUTH HARLEM AVENUE TINLEY PARK IL 604770000 802837 CONTINENTAL ILLINOIS NATIONAL BANK 3.1% 2 63 .0% O 15 231 SOUTH LASALLE STREET CHICAGO IL 606970000 826848 DUPAGE SCHOOLS CREDIT UNION 3.1% 1 32 0% n 1 P O BOX 353 401 S CARLTON WHEATON IL 601890000 802986 NBD BANK ELGIN, NA 3.0% 65 .0% 0 2 P O BOX 79 ELGIN IL 601210000 803119 MAGNA MILLIKIN BANK OF DECATUR 3.0% 3 100 .0% 9 BOX 1278 DECATUR IL 625260000 803150 NEW LENOX STATE BANK 3.0% .0% 97 0 5 110 W MAPLE NEW LENOX IL 604510000 829404 MIDAMERICA FEDERAL SAVINGS BANK 3.0% 197 .0% 0 5 1308 SOUTH NAPER BLVD NAPERVILLE IL 605400000 802750 BANK OF HOMEWOOD 2.9% 2 67 2034 RIDGE ROAD HOMEWOOD IL 604300000 803078 JEFFERSON STATE BANK 2.9% 1 34 .0% 0 23 5301 LAWRENCE AVE CHICAGO IL 606300000 803081 THE STATE BANK OF JERSEYVILLE 2.9% 34 .0% O 5



117 S STATE

JERSEYVILLE IL 620520000

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FY 1995 Cohort Default Rate for Originating Lenders/Holders For Lenders/Holders with 30 or More Borrowers in Repayment

					-\ /CURRENT HOLDERS s Default # of Borrowers # of Borrowe			
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment	
******	********	******	*****	******	******	*****	*****	
815611	FIDELITY FEDERAL SAVINGS AND LOAN A 303 W. COLLEGE AVE. JACKSONVILLE IL 626502496	2.9%	1	34	.0%	0	2	
819950	RANK OF HINSDALE 400 E OGDEN AVE HINSDALE IL 605210000	2.9%	1	34	.0%	0	1	
803160	LASALLE NORTHWEST NATIONAL BANK 4747 W. IRVING PARK RD. CHICAGO IL 606410000	2.8%	1	35	.0%	0	22	
812220	GLENVIEW STATE BANK 800 WAUKEGAN ROAD GLENVIEW IL 600250000	2.8%	6	210	. 0%	0	12	
826005	PEOPLES BANK OF MARION 1116 N CARBON MARION IL 629590000	2.8%	1	35	.0%	0	3	
802800	CENTRAL TRUST & SAVINGS BANK 101 NORTH STATE ST GENESEO IL 612540000	2.7%	1	37	.0%	0	4	
815712	SOUTH HOLLAND TRUST & SAVINGS BANK 16178 SOUTH PARK AVENUE SOUTH HOLLAND IL 604730366	2.7%	3	109	.0%	0	17	
827748	CHARTER BANK & TRUST 2200 WEST HIGGINS ROAD HOFFMAN ESTATES IL 601952481	2.7%	1	37	.0%	0	1	
802848	DOWNERS GROVE NATIONAL BANK MAIN & CURTISS DOWNERS GROVE IL 605150000	2.6%	1	38	. 0%	0	3	
819957	FIRST NATIONAL BANK OF MORTON GROVE 6201 DEMPSTER MORTON GROVE IL 600530000	2.6%	1	. 38	.0%	0	3	
827599	CARROLLTON BANK AND TRUST COMPANY 315 SIXTH STREET PO BOX 232 CARROLLTON IL 620160232	2.6%	1	38	.0%	0	3	
829361	OAK LAWN NATIONAL BANK 9400 S. CICERO AVE OAKLAWN IL 604530000	2.6%	1	38	.0%	0	1	
803071	FIRST OF AMERICA BANK-SPRINGFIELD,N 1 OLD CAPITOL PLAZA NORTH SPRINGFIELD IL 627949268	2.5%	1	39	. 0%	0	2	
803098	FIRST AMERICAN BANK 1812 WEST JEFFERSON STREET JOLIET IL 604356616	2.5%	1	39	.0%	0	2	
826424	GRAND NATL BANK-CRYSTAL LAKE 265 VIRGINIA STREET CRYSTAL LAKE IL 600140000	2.5%	1	39	.0%	0	2	
827875	HOME STATE BANK/NATIONAL ASSOCIATIO 40 GRANT ST CRYSTAL LAKE IL 600140437	2.5%	1	39	.0%	0	1	



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For Lenders/Holders	with	30	or	More	Borrowers	in	Repayment
/0	RIGINA	TIN	IG I	LENDE	RS	\	/

		/ORIGINATING LENDERS\			/\			
		Default #	of Borrowers	# of Borrowers	Default #	of Borrowers	# of Borrowers	
ID	Name	Rate	In Default		Rate	In Default	In Repayment	
******	***********	******	*********	*****	******	******	*******	
802838	CONSUMERS COOPERATIVE CREDIT UNION 2750 WASHINGTON STREET WAUKEGAN IL 600850000	2.3%	3	126	. 0%	0	10	
802938	MERCANTILE BANK 115 W. PERRY STREET GALENA IL 610360000	2.3%	1	42	. 0%	0	4	
824773	COMMERCIAL NATIONAL BANK 3322 SOUTH OAK PARK AVENUE BERWYN IL 604020716	2.3%	1	43	9.0%	1	11	
831643	DR SCHOLL COLLEGE OF PODIATRIC MED 1001 NORTH DEARBORN ST CHICAGO IL 606100000	2.2%	2	. 87	. 0%	0	8	
802878	FARMERS NATIONAL BANK OF GENESEO PO BOX 270 GENESEO IL 612540000	2.1%	1	46	.0%	0	5	
828053	FIRST SAVINGS BANK OF HEGEWISCH 13220 SOUTH BALTIMORE AVENUE CHICAGO IL 606330000	2.1%	1	46	. 0%	0	18	
826900	AMERICAN NATIONAL BANK/LIBERTYVILLE 1201 S MILWAUKEE LIBERTYVILLE IL 600480000	2.0%	1	50	.0%	0	4	
829669	EAST SIDE BANK & TRUST COMPANY 10635 S EWING CHICAGO IL 606176689	2.0%	1	49				
803299	VILLA PARK TRUST & SAVINGS BANK 10 S VILLA AVENUE VILLA PARK IL 601810000	1.9%	1	₹ <mark>9 52</mark>	.0%	0	6	
812241	FIRST BANK OF SCHAUMBURG 321 W GOLF ROAD SCHAUMBURG IL 601960000	1.9%	1	51				
814604	FIRST NATIONAL BANK AND TRUST COMPA 510 LINCOLN HWY ROCHELLE IL 610680000	1.9%	1	51	. 0%	0	7	
827855	LIBERTY FEDERAL GRANT SQUARE HINSDALE IL 605210000	1.8%	1	55	1.8%	1	53	
817620	NATIONAL BANK OF CANTON PO BOX 310 CANTON IL 615200000	1.7%	1	56	.0%	0	8	
823728	KANE COUNTY TEACHERS CREDIT UNION P O BOX 1360 ELGIN IL 601211360	1.7%	1	56	. 0%	0	24	
802843	DEERE & COMPANY CREDIT UNION PO BOX 339 MOLINE IL 612650000	1.6%	1	62	. 0%	0	13	
803131	REGENCY SAVINGS BANK 24 NORTH WASHINGTON STREET NAPERVILLE IL 605660000	1.6%	1	61	.0%	0	4	



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/------ORIGINATING LENDERS-----\

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Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment ID Name Rate In Default In Repayment 802759 OAK BROOK BANK 1.5% .08 62 1400 WEST 16TH STREET OAK BROOK IL 605210000 822141 BANK OF BUFFALO GROVE 1.5% 132 .0% 12 PO BOX 7170 BUFFALO GROVE IL 600897170 802826 COLUMBIA NATIONAL BANK OF CHICAGO 1.2% 1 79 .0% 0 6 5250 N HARLEM AVENUE CHICAGO IL 606560000 824565 NORTHWESTERN UNIVERSITY 1.1% 11 59 1801 HINMAN 3RD FL STUD LN OFF EVANSTON IL 602081280 UNIVERSITY OF ILLINOIS EMPLOYEES CR 803294 .8% 1 114 .0% 0 93 PO BOX 500 CHAMPAIGN IL 618240500 831428 MIDWESTERN UNIVERSITY .8% 1 120 16 . 0% 0 555 31ST STREET DOWNERS GROVE IL 605150000 802711 ALGONQUIN STATE BANK .0% 30 .0% 3 221 S MAIN STREET ALGONOUIN IL 601020160 AMERICAN NATIONAL BANK OF LANSING 802754 .0% 40 .0% ۵ 16 3115 RIDGE ROAD LANSING IL 604380000 802755 BANK OF LINCOLNWOOD . 0% 31 ۵ 27 . 0% 4433 WEST TOUHY AVENUE LINCOLNWOOD IL 606461878 802761 BANK OF PONTIAC .0% 3 300 WEST WASHINGTON ST POB 710 PONTIAC IL 617640710 FIRST NATIONAL BANK OF OTTAWA 802923 .0% 38 .0% PO BOX 657 OTTAWA IL 613500000 802927 FIRST OF AMERICA BANK-QUAD CITIES .0% 43 5 . 0% P.O. BOX 4210, TED JOHNSON ROCK ISLAND IL 612044210 802948 FIRST NATIONAL BANK OF LAGRANGE 31 .0% 13 620 W BURLINGTON AVE PO BOX 190 LAGRANGE IL 605250190 HARRIS BANK BARRINGTON, N.A. 803009 .0% 49 .0₺ 10 201 S. GROVE AVE. BARRINGTON IL 600104493 803032 HARRIS BANK FRANKFORT .0% 41 .0% 4 28 W NEBRASKA FRANKFORT IL 604231497 803051 HARRISBURG NATIONAL BANK 31 .0% 1 NORTH VINE HARRISBURG IL 629460000



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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name Rate In Default In Repayment Rate In Default In Repayment 814067 HARRIS BANK ST CHARLES .0% 0 36 .0% 0 1 1 E MAIN ST ST. CHARLES IL 601741981 817980 DEVON BANK .0% 48 .0% 6445 N WESTERN AVENUE CHICAGO IL 606455494 UNIVERSITY OF CHICAGO ATT L LANFEAR 824514 .0% 41 5801 S ELLIS AVE OFF OF BURSAR 101 CHICAGO IL 606370000 BANK OF LOCKPORT 824567 .0% .0% 38 826 E 9TH ST LOCKPORT IL 604413696 826351 ILL. DESIGNATED ACCOUNT PURCHASE PR 9.1% 1,209 13,182 1755 LAKE COOK ROAD DEERFIELD IL 600155209 BANK OF HOMEWOOD 826689 .0% Ω 33 2034 RIDGE ROAD HOMEWOOD II, 604300000 827243 BLACKHAWK STATE BANK .0% 56 .0% 0 0 1 PO BOX 1100 MILAN IL 612640000 827438 MIDLAND FEDERAL SAVINGS & LOAN ASSO 33 .0% 24 8929 S. HARLEM AVENUE BRIDGEVIEW IL 604550000 827719 COMMUNITY TRUST CREDIT UNION .0% 0 47 .0% 1313 SKOKIE HIGHWAY GURNEE IL 600310000 IDAPP 830628 10.0% 302 3.014 1755 LAKE COOK RD. DEERFIELD IL 600150000 FNB TRUST FIRST UNION STUD LN .0% 277 833395 1 1ST NAT'L PLZA STE 0126 CHICAGO IL 606700126



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/-----CURRENT HOLDERS-----\

Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name Rate In Default In Repayment Rate In Default In Repayment --INDIANA--803612 FIRST UNITED SAVINGS BANK, F.S.B. 27.9% 19 68 20.0% 1 5 ONE NORTH LOCUST STREET GREENCASTLE IN 461350000 828231 ALLEN COUNTY BANK & TRUST COMPANY 19.6% 26 132 .0% 7 811 SOUTH CALHOUN STREET FORT WAYNE IN 468020000 824759 FIRST CITIZENS BANK, NA 17.9% 78 41.5% LOAN OPERATIONS PO BOX 800 MICHIGAN CITY IN 463600000 AMERICAN NATIONAL BANK & TRUST CO. 803342 15.0% 53 .0% n 4 110 EAST MAIN STREET PO BOX 751 MUNCIE IN 473080751 831624 METRO BANK 14.9% 161 16.7% 61 365 24 10333 NORTH MERIDIAN STE 111 INDIANAPOLIS IN 462900000 803650 LAFAYETTE BANK AND TRUST COMPANY 14.4% 12 83 PO BOX 1190 LAFAYETTE IN 479020000 803670 MERCANTILE NATIONAL BANK 13 7% 51 .0% Ω 8 P O BOX 599 GRIFFITH IN 463190000 828259 UNION FEDERAL SAVINGS BANK-EVANSVIL 13.5% 37 . 0% EVANSVILLE IN 477310000 803408 CITIZEN'S NAT'L BANK-EVANSVILLE 13.1% 92 700 5.3% 3 56 PO BOX 3341 EVANSVILLE IN 477310000 STAR FINANCIAL BANK OF MUNCIE INDIA 12.0% 803606 34 282 0% n 29 PO BOX 2928 MUNCIE IN 473070928 803337 AMERICAN NATIONAL BANK 11.7% 21 179 . 0% 0 3 PO BOX 438 VINCENNES IN 475910000 832446 TECH FEDERAL CREDIT UNION 10.8% 37 10951 BROADWAY CROWN POINT IN 463070000 803560 FIRST NATIONAL BANK 10.5% 28.5% 38 7 PO BOX 1089 PORTLAND IN 473710000 820620 NATIONAL CITY BANK, INDIANA 10.0% . 0% 101 W WASHINGTON INDIANAPOLIS IN 462550000 803588 FORT WAYNE NATIONAL BANK 9.6% 25 260 0% Ω 25 PO BOX 110 FORT WAYNE IN 468010000 830892 PEOPLES TRUST COMPANY 9.6% 3 31 59 S MAIN ST P O BOX 190 LINTON IN 474410000



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		Default	# of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate		In Repayment	Rate	In Default	In Repayment
*****	***********	*****	*****	*****	*****	*****	*****
803799	TERRE HAUTE FIRST NATIONAL BANK PO BOX 9034	9.3%	70	747	.0%	0	67
815899	TERRE HAUTE IN 478080000 PEOPLES TRUST COMPANY	9.3%	7	75			
	P O BOX 7 BROOKVILLE IN 470120000						
824583	FIRST NATIONAL BANK PO BOX 9012	8.9%	8	89	.0%	0	5
	KOKOMO IN 469049012						
803665	MADISON BANK AND TRUST COMPANY 213 215 E MAIN ST MADISON IN 472500000	8.4%	7	83	. 0%	0	1
803675	MERCHANTS NATIONAL BANK OF MUNCIE, PO BOX 792	8.3%	62	739	. 0%	0	33
803758	MUNCIE IN 473050000 SECURITY BANK & TRUST CO.	8.1%	3	37	.0%	0	10
	PO BOX 1200 VINCENNES IN 475911200						
803642	IRWIN UNION BANK & TRUST CO. PO BOX 929	7.8%	8	102			
803466	COLUMBUS IN 472020000 FARMERS BANK 9 E CLINTON ST	7.2%	. 4	55	. 0%	0	2
831772	FRANKFORT IN 460410000 PROFESSIONAL FEDERAL CREDIT UNION PO BOX 5466 1710 ST JOE RIVER DR	7.2%	9	124	.0%	0	2
803414	FORT WAYNE IN 468955466 CITIZENS FIRST STATE BANK	7.1%	3	42	. 0%	0	1
	PO BOX 720 HARTFORD CITY IN 473480000						
820685	INDIANA UNIVERSITY EMPLOYEES FED CU 510 E 17TH ST PO BOX 368 BLOOMINGTON IN 474020368	7.0%	41	585	7.1%	37	517
803693	OLD-FIRST NATIONAL BANK IN BLUFFTON 304 WEST MARKET STREET	6.9%	3	43	. 0%	0	1
803541	BLUFFTON IN 467140000 FIRST OF AMERICA BANK-LA PORTE, N.A PO BOX 5050	6.8%	7	102	.0%	0	1
803672	LA PORTE IN 463500000 MERCHANTS NATIONAL/TERRE HAUTE 701 WABASH AVENUE, P 0 BOX 1447	6.8%	31	452	.0%	0	33
803805	TERRE HAUTE IN 478080000 BANK CALUMET, N.A. 5231 HOHMAN AVENUE	6.8%	14	204	4.3%	4	93
803863	HAMMOND IN 463201738 UNION COUNTY NATIONAL BANK PO BOX 217 LIBERTY IN 473530217	6.6%	3	45			



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/------CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment TD Rate In Default In Repayment Name STAR BANK, NA. EASTERN INDIANA 803752 6.5% 122 .0% 59 PO BOX 1486 RICHMOND IN 473759978 .0% 831970 THREE RIVERS FEDERAL CREDIT UNION 6.4% 9 139 17 4813 NEW HAVEN AVENUE FORT WAYNE IN 468030000 805573 NORWEST BANK WABASH 6.2% 26 419 .0% 8 202 S WABASH ST WABASH IN 469920000 815572 FARMERS AND MERCHANTS BANK OF ROCHE 6.2% 32 .0% 1 PO BOX 567 ROCHESTER IN 469750000 CITIZENS BANK OF CENTRAL INDIANA 815710 6.2% 32 BALDWIN & HARRIMAN, PO BOX 530 BARGERSVILLE IN 461060000 VALLEY AMERICAN BANK & TRUST COMPAN 12 815897 112 .0% PO BOX 328, ATTN STUDENT LOANS SOUTH BEND IN 466240328 829057 INDUSTRIAL CREDIT UNION 6.2% 2 32 .0% 7 1115 SAGAMORE PARKWAY SOUTH LAFAYETTE IN 479050000 DECATUR BANK AND TRUST COMPANY 6.0% 33 821605 520 N 13TH STREET DECATUR IN 467330000 830584 INDIANA TELCO FEDERAL CREDIT UNION 8.3% PO BOX 50738 INDIANAPOLIS IN 462500738 FIRST INDIANA BANK 828346 5.8% 68 135 N PENNSYLVANIA ST INDIANAPOLIS IN 462040000 803643 JACKSON COUNTY BANK 5.7% 35 .0% PO BOX 1001 SEYMOUR IN 472740000 828363 AMERIANA SAVINGS BANK 5.7% .0% 2118 BUNDY AVENUE NEW CASTLE IN 473620000 827220 INDIANA FCU INDIANAPOLIS 9 158 5.6% 0% 2 5103 MADISON AVENUE INDIANAPOLIS IN 462270000 803694 OLD NATIONAL BANK 36 .0% 77 5.4% 663 PO BOX 867, ATTN: KATHY HUMM EVANSVILLE IN 477050000 831115 INB NORTHWEST 5.4% 19 347 .0% 437 SOUTH STREET P O BOX 780 LAFAYETTE IN 479050000 803654 LAKE CITY BANK 5.2% 12 227 ٥ 16 .0%



PO BOX 1387 WARSAW IN 465811387

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/-----ORIGINATING LENDERS-----\ /-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment Name 812301 PEOPLES NATIONAL BANK AND TRUST COM 5.2% 2 38 201 EAST MAIN STREET WASHINGTON IN 475010000 803769 SPRINGS VALLEY BANK & TRUST COMPANY 5.1% 39 COLLEGE & MAPLE STS FRENCH LICK IN 474320000 DANA FEDERAL CREDIT UNION 829096 5.1% 2 39 . 0% 2 3102 SPRING STR FORT WAYNE IN 468082998 803733 THE RIPLEY COUNTY BANK 5.0% 40 PO BOX 176 OSGOOD IN 470370176 821252 MUTUAL FEDERAL SAVINGS BANK 5.0% 13 258 .0% 2 P O BOX 551 MUNCIE IN 473080000 827642 DIXIE NATIONAL LIFE INSURANCE CO 18.7% 16 5.0% 3 60 9100 KEYSTONE CROSSING STE 600 INDIANAPOLIS IN 462400000 831947 ELKHART CNTY FARM BUREAU COOP ASNCU 5.0% 40 .0% 301 WEST LINCOLN AVE P O BOX 727 GOSHEN IN 465260000 803372 BLOOMFIELD STATE BANK 4.9% 61 .0% PO BOX 407 BLOOMFIELD IN 474240407 DEMOTTE STATE BANK 803446 4.8% 2 41 210 S HALLECK ST PO BOX 400 DEMOTTE IN 463100000 FINANCE CENTER FEDERAL CREDIT UNION 4.6% 825221 107 4.5% 22 PO BOX 26501 INDIANAPOLIS IN 462260000 803795 TEACHERS CREDIT UNION 4.5% 25 555 .0% PO BOX 1395 SOUTH BEND IN 466241395 CITIZENS FINANCIAL SERVICES, FSB 829435 4.4% 89 .0% 707 RIDGE RD MUNSTER IN 463210000 828295 VALPARAISO UNIVERSITY FEDERAL CREDI 4.3% 91 .0% 1404 EAST LINCOLNWAY VALPARAISO IN 463835826 829257 PURDUE EMPLOYEES F.C.U. 4.3% 13 298 .0% 7 540 NORTHWESTERN AVE WEST LAFAYETTE IN 479060000 MARION SCHOOL EMPLOYEES F.C.U. 830410 4.2% 3 70 .0% 0 52 515 N BRADNER AVE MARION IN 469520000 832011 MONROE COUNTY BANK 4.1% 97 111 SOUTH LINCOLN ST BLOOMINGTON IN 474020000 .



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				IDERS\			•
ID	Name	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default : Rate	of Borrowers In Default	# of Borrowers In Repayment
*****				***********			
803373	CITIZENS BANK, BLOOMINGTON PO BOX 3341 EVANSVILLE IN 477310000	4.0%	3	74	. 0%	0	5
828564	MIDWEST AMERICA FEDERAL CREDIT UNI 1104 MEDICAL PARK DRIVE FORT WAYNE IN 468255826	4.0%	6	147	. 0%	0	8
824327	INDIANA FEDERAL BANK FOR SAVINGS 63 LAFAYETTE ST VALPARAISO IN 463835598	3.9%	6	151	.0%	0	17
803658	NORWEST BANK FORT WAYNE, N.A. 116 EAST BERRY STREET FORT WAYNE IN 468010000	3.8%	17	442	.0%	0	19
815708	FIRST NATIONAL BANK, VALPARAISO PO BOX 2147 VALPARAISO IN 463842147	3.8%	4	103	3.9%	4	102
830731	NOTRE DAME CREDIT UNION P O BOX 7878 NOTRE DAME IN 465560000	3.7%	24	639	4.7%	21	441
826679	ELI LILLY FEDERAL CREDIT UNION PO BOX 7123	3.6%	5	138	3.5%	5	139
803422	INDIANAPOLIS IN 462070000 CITIZENS BANK PO BOX 789, ATTN: MIKE SHEA MOORESVILLE IN 461580000	3.4%	2	58			
803364	BANK OF REYNOLDS 229 NORTH MAIN STREET MONTICELLO IN 479602132	3.3%	1	30			
812296	FIRST FEDERAL SAVINGS BANK PO BOX 527 ROCHESTER IN 469750000	3.3%	1	30			
830895	BANK ONE, MERRILLVILLE, NA PO BOX 10129 MERRILLVILLE IN 464100549	3.3%	44	1,318	. 0%	0	, 114
803565	FIRST NATIONAL BANK OF FREMONT PO BOX 87 ORLAND IN 467760000	3.2%	1	31			
803811	MID STATE BANK OF HENDRICKS CO. PO BOX 119 DANVILLE IN 461220000	3.2%	1	31	.0%	0	2
823019	PEOPLES BANK, FSB 9204 COLUMBIA AVENUE MUNSTER IN 463210000	3.2%	1	31			
803513	FIRST BANK OF BERNE BOX 369 BERNE IN 467110000	3.1%	1	32	.0%	0	4
803590	FOUNTAIN TRUST COMPANY ONE FOUNTAIN SQUARE COVINGTON IN 479320000	3.1%	1	. 32	.0%	0	16



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Name	yment ****
803880 HUNTINGTON NATIONAL BANK OF INDIANA 3.1% 2 63 PO BOX 2307 INDIANAPOLIS IN 462060000 817517 CENTRA CREDIT UNION 3.1% 5 161 3.1% 5 1430 NATIONAL ROAD COLUMBUS IN 472010000 826865 BEDFORD INDEPENDENT FEDERAL CREDIT 3.1% 2 64 .0% 0 630 LINCOLN AVENUE BEDFORD IN 474210000 803787 STATE BANK OF LIZTON 3.0% 1 33 33.3% 1 206 NORTH STATE ST BOX 170 LIZTON IN 461490000 812294 PO BOX 1010 SHIPSHEWANA IN 465650000 812294 HOME FEDERAL SAVINGS BANK 2.9% 1 34 PO BOX 648 SEYMOUR IN 47240648 803460 FIRST UNITED BANK 2.8% 1 35 .0% 0 PO BOX 648 SEYMOUR IN 472366000 826140 BANK OF WESTERN INDIANA 2.8% 1 36 .0% 0 PO BOX 208 COVINGTON IN 473560000 826140 BANK OF WESTERN INDIANA 2.7% 1 36 .0% 0 PO BOX 208 COVINGTON IN 473920000 826140 BANK OF WESTERN INDIANA 2.7% 1 36 .0% 0 PO BOX 208 COVINGTON IN 473920000	159
PO BOX 2307 INDIANAPOLIS IN 462060000 S17517 CENTRA CREDIT UNION 3.1% 5 161 3.1% 5 1430 NATIONAL ROAD COLUMBUS IN 472010000 COLUMBUS IN 472010000 COLUMBUS IN 47210000 COLUMBUS IN 47210000 COLUMBUS IN 47210000 COLUMBUS IN 474210000 COLUMBUS IN 461490000 COLUM	159
PO BOX 2307 INDIANAPOLIS IN 462060000 S17517 CENTRA CREDIT UNION 3.1% 5 161 3.1% 5 1430 NATIONAL ROAD COLUMBUS IN 472010000 COLUMBUS IN 472010000 COLUMBUS IN 47210000 COLUMBUS IN 47210000 COLUMBUS IN 47210000 COLUMBUS IN 474210000 COLUMBUS IN 461490000 COLUM	159
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1430 NATIONAL ROAD COLUMBUS IN 472010000 S26865 BEDFORD INDEPENDENT FEDERAL CREDIT 3.1% 2 64 .0% 0 630 LINCOLN AVENUE BEDFORD IN 474210000 STATE BANK OF LIZTON 3.0% 1 33 33.3% 1 206 NORTH STATE ST BOX 170 LIZTON IN 461490000 STATE BANK OF LIZTON 2.9% 1 34 34 STATE BANK OF LIZTON SHIPSHEWANA IN 465650000 SHIPSHEWANA IN 465650000 SHIPSHEWANA IN 465650000 SSIPSHEWANA IN 465650000 SETION OF THE STATE BANK 2.9% 5 168 .0% 0 0 0 0 0 0 0 0 0	159
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BEDFORD INDEPENDENT FEDERAL CREDIT 3.1% 2 64 .0% 0	
SOUTH STATE STATE BANK OF LIZTON 3.0% 1 33 33.3% 1 206 NORTH STATE ST BOX 170 1 1 34 34 34 34 34 34	
BEDFORD IN 474210000 803787 STATE BANK OF LIZTON 3.0% 1 33 33.3% 1 206 NORTH STATE ST BOX 170 LIZTON IN 461490000 803488 FARMERS STATE BANK 2.9% 1 34 PO BOX 1010 SHIPSHEWANA IN 465650000 812294 HOME FEDERAL SAVINGS BANK 2.9% 5 168 0.0% 0 PO BOX 648 SEYMOUR IN 472740648 803460 FIRST UNITED BANK 2.8% 1 35 0.0% 0 790 MILL STREET - MIDDLETOWN IN 473560000 826140 BANK OF WESTERN INDIANA 2.7% 1 36 0.0% 0 PO BOX 208 COVINGTON IN 479320000 803831 RIDDELL NATIONAL BANK 2.6% 1 38 0.0% 0	4
803787 STATE BANK OF LIZTON 3.0% 1 33 33.3% 1 206 NORTH STATE ST BOX 170 LIZTON IN 461490000 803488 FARMERS STATE BANK 2.9% 1 34 PO BOX 1010 SHIPSHEWANA IN 465650000 812294 HOME FEDERAL SAVINGS BANK 2.9% 5 168 .0% 0 PO BOX 648 SEYMOUR IN 472740648 803460 FIRST UNITED BANK 2.8% 1 35 .0% 0 790 MILL STREET - MIDDLETOWN IN 473560000 826140 BANK OF WESTERN INDIANA 2.7% 1 36 .0% 0 PO BOX 208 COVINGTON IN 479320000 803831 RIDDELL NATIONAL BANK 2.6% 1 38 .0% 0	
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PO BOX 648 SEYMOUR IN 472740648 803460 FIRST UNITED BANK 2.8% 1 35 .0% 0 790 MILL STREET MIDDLETOWN IN 473560000 826140 BANK OF WESTERN INDIANA 2.7% 1 36 .0% 0 PO BOX 208 COVINGTON IN 479320000 803831 RIDDELL NATIONAL BANK 2.6% 1 38 .0% 0	
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803460 FIRST UNITED BANK 2.8% 1 35 .0% 0 790 MILL STREET MIDDLETOWN IN 473560000 826140 BANK OF WESTERN INDIANA 2.7% 1 36 .0% 0 PO BOX 208 COVINGTON IN 479320000 803831 RIDDELL NATIONAL BANK 2.6% 1 38 .0% 0	
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826140 BANK OF WESTERN INDIANA 2.7% 1 36 .0% 0 PO BOX 208 COVINGTON IN 479320000 803831 RIDDELL NATIONAL BANK 2.6% 1 38 .0% 0	
PO BOX 208 COVINGTON IN 479320000 803831 RIDDELL NATIONAL BANK 2.6% 1 38 .0% 0	
COVINGTON IN 479320000 803831 RIDDELL NATIONAL BANK 2.6% 1 38 .0% 0	1
803831 RIDDELL NATIONAL BANK 2.6% 1 38 .0% 0	
	1
1 E NATIONAL AVENUE	
BRAZIL IN 478340000 803855 BANK ONE, FRANKLIN 2.5% 2 77	
111 MONUMENT CIRCLE STE 1011	
INDIANAPOLIS IN 462771011	
812300 CENTIER BANK 2.5% 2 77 .0% 0	18
1500 119TH STREET	
WHITING IN 463940550	
827245 BANK OF HIGHLAND 2.4% 2 81 .0% 0	1
PO BOX 1929	
HIGHLAND IN 463221911	
812310 PENDLETON BANKING COMPANY 2.3% 1 42	
100 WEST STATE ST	
PENDLETON IN 460640000	
829368 PERMANENT FEDERAL S & L ASSN 2.3% 1 43	
101 S.E. THIRD STREET BOX 1227	
EVANSVILLE IN 477061227	
803508 1ST SOURCE BANK 1.9% 3 153 .0% 0	11
P O BOX 1602	
SOUTH BEND IN 466340000	
818313 FIFTH THIRD BANK OF CENTRAL INDIANA 1.9% 2 105 .0% 0	6
251 N. ILLINOIS ST. ATT C. DIENHART	
INDIANAPOLIS IN 462040000	



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REPORT DA	ATE - 10/22/97 For Ler			lore Borrowers in			
		/OR	IGINATING LE	NDERS\	/	CURRENT HOLD	ERS\
		Default # o	f Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment		In Default	In Repayment
******	******			*****	******	******	*****
803540	BANK ONE, PLAINFIELD, N.A.	1.8%	1	54	.0%	0	2
003340	P.O.BOX 7700	2.00	_				
	INDIANAPOLIS IN 462770001						
		1.8%	1	54	.0%	0	2
803798	TELL CITY NATIONAL BANK	1.0%	-	34	.0%	Ū	-
	601 MAIN STREET						
	TELL CITY IN 475860000		_			1	88
815901	EVANSVILLE TEACHERS FEDERAL CU	1.1%	1	89	1.1%	1	0.0
	PO BOX 5129						
	EVANSVILLE IN 477165129						_
817516	SALIN BANK & TRUST CO.	1.1%	1	87	. 0%	0	7
	PO BOX 720						
	LOGANSPORT IN 469470720						
824573	KEY BANK AS TRUSTEE FOR EFS FIN CO	. 4 %	4	939	6.6%	960	14,387
	8425 WOODFIELD CROSSING #401						
	INDIANAPOLIS IN 462402477						
802934	FIRST NATIONAL BK	.0%	0	40	.0%	0	7
	PO BOX 3341						
	EVANSVILLE IN 477310000						
803382	CAMPBELL & FETTER BANK	. 0%	0	58	.0%	0	2
	ORCHARD & WILLIAMS STRS						
	KENDALLVILLE IN 467550000						
803399	UNITED SOUTHWEST BANK	. 0%	0	40	.0%	0	5
	211 E MAIN STREET						
	WASHINGTON IN 475010000						
803407	CITIZENS NATIONAL BANK	.0%	0	47	.0%	0	41
005107	PO BOX 159						
	TELL CITY IN 475860000						
803420	CITIZENS STATE BANK	. 0%	0	56	. 0%	0	14
003420	1238 BROAD STREET PO BOX C		ū				
	NEW CASTLE IN 473620000						
003447	DUBOIS COUNTY BANK	.0%	0	49	. 0%	0	5
803447		. 0 %	U	4.9	.04	· ·	3
	ONE DCB PLAZA						
	JASPER IN 475460000	0.8		33			
803503	FAYETTE BANK & TRUST COMPANY	.0%	0	33			
	P 0 BOX 247						
	CONNERSVILLE IN 473310000		_	••		•	10
803557	FIRST NATIONAL BANK OF WARSAW	. 0%	0	80	.0%	0	10
	P O BOX 1447						
	WARSAW IN 465811447		_				
803608	GERMAN AMERICAN BANK	.0%	0	43			
	P O BOX 810 - 711 MAIN ST						
	JASPER IN 475470000						
803614	GREENFIELD BANKING COMPANY	.0%	0	36			
	10 E MAIN STREET						
	GREENFIELD IN 461400000						
803695	ORANGE COUNTY BANK	.0%	0	38	. 0%	0	1
	COURT STREET PO BOX 227						
	PAOLI IN 474540000						



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For Lenders/Holders with 30 or More Borrowers in Repayment

/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers ID Name Rate In Default In Repayment Rate In Default In Repayment ____ 803699 OWEN COUNTY STATE BANK 0% n 30 P O BOX 151 SPENCER IN 474600151 803723 NORWEST BANK PERU .0% 0 32 12 N BROADWAY PERII IN 469700000 FIRST OF AMERICA, WABASH VALLEY 803876 .0% 38 .0% Ω 1 2 SOUTH BROADWAY PERU IN 469700000 817632 STAR FINANCIAL BK-MADISON COUNTY . ∩% 30 .0% 2 735 MAIN ST PO BOX 151600 ANDERSON IN 460150000 820158 SECURITY FEDERAL BANK A.F.S.B. 52 .0% 49 9321 WICKER AVENUE ST. JOHN IN 463730067 820198 FIRST STATE BANK OF MIDDLEBURY .0% .0% 7 PO BOX 69 MIDDLEBURY IN 465400069 821457 WHIRLPOOL EVANSVILLE EMPL FED CR UN .0% 0 37 .0% 2 P O BOX 4367 EVANSVILLE IN 477110000 821978 PEOPLES FEDERAL SAVINGS BANK .0% 0 62 .0% PO BOX 231 AUBURN IN 467060231 PERPETUAL FEDERAL SAVINGS AND LOAN 822148 .0% 32 .0% ٥ 230 WALNUT ST LAWRENCEBURG IN 470259972 826716 FRANCES SLOCUM BANK & TRUST CO .0% 0 30 PO BOX 588 WABASH IN 469920588 828232 VALLEY FEDERAL FSC 35 .0% PO BOX 3341 EVANSVILLE IN 477310000 828746 THE LAPORTE SAVINGS BANK .0% Ω .0% 11 710 INDIANA AVENUE LAPORTE IN 463503461 829489 KEY BANK AS TRUSTEE FOR EFS FINANCE 10.5% 128 1,216 8425 WOODFIELD CROSSING BLVD S-401 INDIANAPOLIS IN 462402477 WABASH COUNTY FARM BUREAU CR UNION 829679 .0% 35 P.O.BOX 627 WABASH IN 469920000 831149 PEOPLES LOAN & TRUST BANK 0.8 32 .0% 0 2 PO BOX 409 WINCHESTER IN 473940000 832771 BANK ONE IND NA/TR/TRUST #43175-42 5.3% 114 2,124



P.O. BOX 6180, MC 8317 INDIANAPOLIS IN 462066180

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KBI OKI D	10,11,5:	/	ORIGINATING LE	NDERS\	/	CURRENT HOLD	ERS\
		Default #	of Borrowers	# of Borrowers	Default #	of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	= -
******	*******	*******	*****	*****	******	*****	******
832775	NBD BANK, TRUSTEE FOR SMS				23.2%	849	3,655
	P.O. BOX 6180, MC 8317 INDIANAPOLIS IN 462066180						
832776	SMS CORP - HI				4.4%	15	337
•	11000 USA PARKWAY MAIL CODE 8317 FISHERS IN 460380000						
833124	THE NATIONAL BANK OF INDIANAPOLIS	.0%	0	3	.6%	3	437
	INDIANAPOLIS IN 462040000						396
833172	BANK ONE IND/TR/TRUSTEE 283551511 111 MONUMENT CIRCLE, STE 1611				2.0%	8	396
	INDIANAPOLIS IN 462770000				.6%	2	301
833184	BK ONE IND/TR/TRUST# 2835517410 P.O. BOX 6180 MC8317				.01	2	301
	INDIANAPOLIS IN 462066180				1.7%	8	453
833216	BANK ONE, IN/TR/TRUST #2835538910 111 MONUMENT CIRCLE, SUITE 1611				1.70	·	-2-
	INDIANAPOLIS IN 462770000	.0%	0	1	6.6%	824	12,377
899980	INDIANA SECONDARY MARKET 8425 WOODFIELD CROSSING BLVD #401	.03	Ü	•			
	INDIANAPOLIS IN 462402477						



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		/	ORIGINATING LE	ENDERS\	/	CURRENT HOLD	ERS\
		Default	# of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default				
******	*******	*****	******				******
KANSAS							
804868	THE KANSAS STATE BANK/OTTAWA PO BOX 720, 236 N. MAIN ST OTTAWA KS 660670000	24.5%	15	61	. 0%	0	3
825351	UNITED KANSAS BANK & TRUST PO BOX 638 SHAWNEE MISSION KS 662010000	20.4%	9	44	.0%	0	1
804575	FIRST UNITED NATIONAL BANK & TRUST PO BOX 89 1222 KANSAS GRE AT BEND KS 675300000	20.0%	66	329	. 0%	0	6
804860	FIRST STATE BANK AND TRUST COMPANY 417 N BROADWAY PITTSBURG KS 667620000	17.8%	75	421	.0%	0	20
804711	LEAVENWORTH NATIONAL BANK AND TRUST PO DRAWER 189 LEAVENWORTH KS 660480000	13.9%	13	93	. 0%	0	7
804335	ARMED FORCES BANK THIRD & KANSAS	13.5%	10	74	.0%	0	1
812388	FORT LEAVENWORTH KS 660270000 NATIONSBANK, C/O LOAN SRVC CTR 2000 BLUFFS DRIVE LAWRENCE KS 660440000	13.4%	127	941	6.9%	16	230
820697	MERCANTILE BANK 9900 W 87TH STREET OVERLAND PARK KS 662120000	12.1%	23	190	. 0%	0	9
804581	EMPRISE BANK NA 104 E. GRAND PO BOX M HILLSBORO KS 670630000	11.3%	216	1,900	1.5%	14	882
831838	SUNFLOWER BANK PO BOX 667 MANHATTAN KS 665020000	11.2%	70	622	. 0%	0	28
804725	MERCHANTS NATIONAL BANK OF TOPEKA 800 JACKSON TOPEKA KS 666120000	10.7%	19	176	. 0%	0	4
804551	FIRST SAVINGS BANK, FSB PO BOX PO BOX 6 MANHATTAN KS 665020000	10.6%	7	66	. 0%	0	15
804483	BANK IV KANSAS, NA PO BOX 797 240 WEST FOURTH COLBY KS 677010000	10.2%	4	39			
899986	SLMA/LOAN SERVICING CENTER/VIRGINIA 2000 BLUFFS DRIVE LAWRENCE KS 660440000	9.9%	37	373	3.0%	244	8,043
804435	COMMERCE BANK AND TRUST 3035 S TOPEKA, PO BOX 5049 TOPEKA KS 666110000	9.5%	78	814	.0%	0	41
804456	EMPORIA STATE BANK AND TRUST COMPAN 801 MERCHANT EMPORIA KS 668010000	9.5%	30	315	.0%	0	12



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REPORT DAT	TE - 10/22/97 For Lend	ers/Holde	rs with 30 or M	lore Borrowers in	Repayment		
		/	-ORIGINATING LE	NDERS\	/	CURRENT HOLDI	ERS\
		Default	# of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate		In Repayment
******	******	*****	******	******	******	******	*****
804710	LAWRENCE NATIONAL BANK 647 MASSACHUSETTS ST BOX 369	9.3%	3	32	.0%	0	1
804647	LAWRENCE KS 660440000 NATIONSBANK, STUDENT LOAN DEPT PO BOX 4	9.1%	545	5,960	7.3%	80	1,090
804538	WICHITA KS 672010004 FIRST NATIONAL BANK OF OLATHE 444 EAST SANTA FE, PO BOX 1500	8.4%	10	118	12.0%	3	25
818528	OLATHE KS 660511500 MID-CONTINENT FEDERAL SAVINGS & LOA 124 W CENTRAL	8.4%	9	107			
809050	EL DORADO KS 670420000 NATIONSBANK FORMERLY BANKIV PO BOX 4	8.3%	23	275	3.0%	7	233
821176	WICHITA KS 672010004 KANSAS STATE BANK OF MANHATTAN, KS PO BOX 69	8.3%	116	1,384	.0%	0	473
804384	MANHATTAN KS 665020002 CENTRAL NATIONAL BANK 8TH & WASHINGTON	8.2%	6	73	. 0%	0	4
804579	JUNCTION CITY KS 664410000 EMPRISE BANK N.A. PO BOX 400	8.1%	49	603	1.7%	5	279
820334	HAYS KS 676010400 SECURITY NATIONAL BANK P O BOX 308 800 POYNTZ AVE	8.0%	13	162	14.8%	11	74
804609	MANHATTAN KS 665020000 MERCANTILE BANK OF LAWRENCE, N.A. PO BOX 428	7.8%	241	3,052	.0%	0	1,293
804594	LAWRENCE KS 660440000 FIRST NATIONAL BANK & TRUST COMPANY 619 SECOND AVENUE	7.2%	6	83	.0%	0	1
804800	DODGE CITY KS 678010000 COMMERCE BANK 11101 JOHNSON DRIVE	6.7%	5	74	.0%	0	16
818542	SHAWNEE KS 662030000 THE BANK OF KANSAS/ LAWRENCE P O BOX 788	6.7%	17	252	.0%	0	74
830511	LAWRENCE KS 660440788 CAPITOL FEDERAL S & L ASSOC 700 KANSAS AVE	6.2%	132	2,109	3.8%	16	418
804436	TOPEKA KS 666030000 UMB BANK KANSAS 601 MINNESOTA AVE	4.8%	5	104	.0%	0	20
804687	KANSAS CITY KS 661012874 EMPRISE BANK, N.A. 104 EAST GRAND PO BOX M HILLSBORO KS 670630065	4.6%	2	2 43	7.1%	1	14



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LAWRENCE KS 660440000

For Lenders/Holders with 30 or More Borrowers in Repayment

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/------CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name Rate In Default In Repayment Rate In Default In Repayment BANK IV OKLAHOMA, N.A. 821843 3.5% 8 223 .0% 0 11 PO BOX 4, ATTN EDUCATIONAL LOANS WICHITA KS 672010004 828655 PEOPLES HERITAGE SAVINGS/RTC 2.7% 37 2090 S OHIO SALINA KS 674010000 804873 UMB BANK KANSAS 2.2% 45 7109 W 80TH, ATTN: P.WOLF OVERLAND PARK KS 662040000 804446 DOUGLAS COUNTY BANK 1.9% 3 155 51 PO BOX 429 LAWRENCE KS 660440429 804424 CITIZENS STATE BANK & TRUST CO. 1.8% 1 55 .0% PO BOX 208 SENECA KS 665380208 804339 BALDWIN STATE BANK .0% 41 .0% 37 8TH & HIGH BALDWIN CITY KS 660060000 KAW VALLEY STATE BANK & TRUST CO 804703 .0% 33 .0% PO BOX 245 WAMEGO KS 665470000 815800 MIDAMERICAN BANK AND TRUST CO. .0% 0 43 PO BOX 2947 SHAWNEE MISSION KS 662010000 824856 MID-KANSAS CREDIT UNION .0% 0 31 .0% P O BOX 608 MOUNDRIDGE KS 671070000 830084 SLMA/LOAN SERVICING CENTER/KANSAS .0% 0 10.8% 7,670 70,899 2000 BLUFFS DR.,



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REPORT DA	ATE - 10/22/97 For Lend	For Lenders/Holders with 30 or More Borrowers in Repayment /CRIGINATING LENDERS\ /CURRENT HOLDERS\							
		Default	# of Borrowers	# of Borrowers	Default #	of Borrowers	# of Borrowers		
ID	Name	Rate	In Default		Rate	In Default	In Repayment		
******	*********	******	*****	*****	******	*******	*****		
KENTUCI	KY								
804992	FIRST SECURITY BANK & TRUST CO. 116 WEST MAIN STREET RICHMOND KY 404750000	25.0%	19	76					
804320	THE BANK JOSEPHINE PO BOX 471 PRESTONSBURG KY 416530471	24.7%	45	182					
804278	BANK OF ASHLAND 1422 WINCHESTER AVE. ASHLAND KY 411010000	24.5%	27	110	.0%	0	10		
826691	FARMERS BANK & CAPITAL TRUST COMPAN 1 FARMERS BANK PLAZA FRANKFORT KY 406020309	24.1%	133	551	. 0%	0	9		
827780	FIRST SECURITY BANK & TRUST CO. 112 W MAIN ST. WHITESBURG KY 418581179	22.5%	14	62					
827053	CITIZENS GUARANTY BANK RIVER DRIVE IRVINE KY 403360000	22.2%	8	36					
828410	RICHMOND BANK & TRUST CO PO BOX 728 RICHMOND KY 404751492	21.0%	27	128					
805000	UNION NATIONAL BANK & TRUST CO. PO BOX 220 BARBOURVILLE KY 409060220	19.6%	10	51	. 0%	0	1		
823238	FIRST FEDERAL SAVINGS AND LOAN ASSO 833 LANE ALLEN ROAD LEXINGTON KY 405040000	19.4%	22	113					
826653	BANK OF CLINTON COUNTY 301 N CROSS ST ALBANY KY 426020000	19.4%	7	36	. 0%	0	4		
820687	PEOPLES BANK + TRUST CO. BOX 989 HAZARD KY 417010000	19.3%	17	88					
820577	BANK OF WHITESBURG P O BOX 807 WHITESBURG KY 418580000	18.6%	14	75					
804995	TAYLOR COUNTY BANK PO BOX #200 CAMPBELLSVILLE KY 427190200	18.2%	85	467	. 0%	0	5		
820628	HARLAN NATIONAL BANK PO BOX 880 HARLAN KY 408310000	18.1%	6	33					
829045	GREAT FINANCIAL BANK ONE FINANCIAL SQUARE LOUISVILLE KY 402023322	17.7%	17	96	.0%	0	1		
826978	MORGANFIELD NATIONAL BANK PO BOX 390 MORGANFIELD KY 424370390	17.3%	8	46	. 0%	0	11		



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For Lenders/Holders with 30 or More Borrowers in Repayment

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NDI ONI 2	For Lend	enders/Holders with 30 or More Borrowers in Repayment /ORIGINATING LENDERS\ /ORIGINATING LENDERS\						
				# of Borrowers				
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment	
******	**********	******	*******	*******	*******	********	******	
826710	FARMERS BANK & TRUST COMPANY PO BOX 23 301 SECOND STREET HENDERSON KY 424200000	16.1%	5	31	.0%	0	1	
813730	FARMERS NATIONAL BANK PO BOX 267 WILLIAMSBURG KY 407690000	15.4%	42	271	. 0 %	0	6	
829680	SERVICE ONE CREDIT UNION, INC. 1609 CAMPBELL LANE BOWLING GREEN KY 421040000	15.3%	49	319	.0%	0	20	
815627	EXCHANGE BANK OF KENTUCKY PO BOX 306 MT. STERLING KY 403530306	15.1%	5	33				
814429	WILSON & MUIR BANK & TRUST CO. PO BOX 346 BARDSTOWN KY 400040346	14.7%	5	34				
804952	FIRST & FARMERS BANK PO BOX 820 SOMERSET KY 425020820	14.4%	18	125				
804293	THE FIRST NATIONAL BANK OF JACKSON PO BOX 640 JACKSON KY 413390000	14.0%	9	64				
815730	PEOPLES EXCHANGE BANK PO BOX 127 BEATTYVILLE KY 413110000	13.1%	5	38				
804283	BANK OF LOUISVILLE AND TRUST COMPAN PO BOX 1101 LOUISVILLE KY 402010000	12.5%	55	438	1.7%	2	112	
804317	FIRST AMERICAN BANK 1544 WINCHESTER AVENUE BOX 671 ASHLAND KY 411050000	12.1%	5	41				
804983	OWENSBORO NATIONAL BANK P O BOX 10001 OWENSBORO KY 423020000	11.6%	23	198	. 0%	0	51	
804319	SPRINGFIELD STATE BANK PO BOX 231 SPRINGFIELD KY 400690231	11.4%	8	70				
804990	PIKEVILLE NATIONAL BANK & TRUST COM PO BOX 2947 PIKEVILLE KY 415012947	10.4%	5	48				
804944	COMMERCIAL BANK OF GRAYSON BOX 7 GRAYSON KY 411430007	10.3%	6	58				
804296	BANK ONE, PIKEVILLE, NA 334 MAIN STREET PO BOX 1002 PIKEVILLE KY 415021002	10.2%	4	39				
804297	FIRST NATIONAL BANK OF PAINTSVILLE BOX 710-101 MAIN ST PAINTSVILLE KY 412400000	10.0%	3	30				



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REPORT D	ATE - 10/22/97 For Lend	/	-ORIGINATING LE	NDERS\	/	CURRENT HOLE	DERS\
				# of Borrowers	Default Rate	# of Borrowers In Default	# of Borrowers In Repayment
ID	Name	Rate	In Default	In Repayment			
804922	BANK OF MCCREARY COUNTY	9.5%	9	94	.0%	0	1
	160						
	WHITLEY CITY KY 426530000			161	0.8	0	1
804963	BANK ONE	9.3%	15	161	. 0%	U	-
	ONE FIRST SECURITY PLAZA						
	LEXINGTON KY 405070000	9.0%	3	33			
804955	FIRST NATIONAL BANK & TRUST COMPANY PO BOX 496	9.00	•	33			
	CORBIN KY 407020496		•				
824445	BANK OF JAMESTOWN	8.8%	3	34			
824445	PUBLIC SQUARE PO BOX 6	0.00	_				
	JAMESTOWN KY 426290000						
818735	HUNTINGTON BANK OF KENTON COUNTY	8.6%	22	254	. 0%	0	10
010/33	PO BOX 2655						
	COVINGTON KY 410129986						
819330	FARMERS BANK & TRUST COMPANY	8.1%	6	74			
	PO BOX 305						
	BARDSTOWN KY 400040305						
804988	PEOPLES BANK OF MURRAY, KY.	8.0%	6	75	.0%	0	1
	PO BOX 470						
	MURRAY KY 420710470					_	
804973	LIBERTY NATIONAL BANK & TRUST CO	7.8%	40	512	.0%	0	3
	PO BOX 32500						
	LOUISVILLE KY 402320000		-	39	. 0%	0	3
804994	STOCKYARD BANK & TRUST COMPANY	7.6%	3	39	. 0 %	· ·	3
	PO BOX 32890						
004010	LOUISVILLE KY 402320000 BANK OF MARSHALL COUNTY	6.9%	3	43	.0%	0	1
804919	PO BOX 407	0.50	-				
	BENTON KY 420250407						
804976	LIBERTY NATIONAL BANK & TRUST CO	6.5%	54	822	.0%	0	247
004570	P O BOX 32500						
	LOUISVILLE KY 402322500						
812848	MONTICELLO BANKING COMPANY	5.9%	4	67	.0%	0	5
	116 NORTH MAIN						
	MONTICELLO KY 426330000						
804321	TRIGG COUNTY FARMERS BANK	5.8%	2	34		•	
	PO BOX 500						
	CADIZ KY 422110000				_	_	_
828796	BOWLING GREEN BANK & TRUST COMPANY	5.5%	5	90	.0%	0	1
	PO BOX 1050						
	BOWLING GREEN KY 421021050		,				
816085	THE CITIZENS NATIONAL BANK	5.4%	3	55			
	PO BOX 118						
004225	RUSSELLVILLE KY 422760118	5.1%	2	39			
804295	FIRST NATIONAL BANK 202 E MAIN STREET	J.10	-	3,			
	LOUISA KY 412300000						
	201201 NI 1220000						



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For Lenders/Holders with 30 or More Borrowers in Repayment

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REPORT L	MIE - 10/22/9/ For Lend			lore Borrowers in			
		Dofault 4	ORIGINATING LE	NDERS	\ /	CURRENT HOLD	ERS\
ID	Name			# of Borrowers			
******	********	Rate	In Default	In Repayment		In Default	In Repayment
					******	******	******
804998	NATIONAL CITY BANK ASHLAND KENTUCKY	5.0%	3	59	. 0%	•	_
	P O BOX 1270, 1000 CARTER AVENUE		3	33	. 0 %	0	1
	ASHLAND KY 411051270						
804923	PEOPLES FIRST OF CALLOWAY COUNTY	4.6%	13	280	. 0%	0	_
	PO BOX 1080 4TH & MAIN STS			200	. 0 %	U	3
	MURRAY KY 420710000						
829861	FIRST FEDERAL SAVINGS BANK	4.6%	2	43			
	P O BOX 219		_	43			
	CAMPBELLSVILLE KY 427190000						
829904	UNIVERSITY OF KENTUCKY FEDERAL CRED	4.6%	5	107			
	1080 EXPORT ST., TERRI POLLEY						
	LEXINGTON KY 405040000						
804286	TRANS FINANCIAL BANK NA	4.4%	11	249	. 0%	0	1
	PO BOX 90001					v	-
	BOWLING GREEN KY 421029001						
804288	EDMONTON STATE BANK	4.3%	2	46	.0%	0	1
	MAIN STREET					•	•
	EDMONTON KY 421290000						
814044	COMMERCIAL BANK	4.1%	3	72			
	PO BOX 520						
	MIDDLESBORO KY 409650000						
829998	L & N FEDERAL CREDIT UNION	3.1%	2	64	.0%	0	11
	4700 SOUTHERN PKWY						
	LOUISVILLE KY 402140000						
814500	CITIZENS BANK & TRUST CO.	3.0%	1	33			
	1138 MAIN ST.						
	JACKSON KY 413390770						
814427	FARMERS NATIONAL BANK	2.8%	1	35			
	136 W MAIN STREET						
	LEBANON KY 400330000						
804937	CITIZENS FIDELITY BANK & TRUST COMP	2.3%	1	42	.0%	0	32
	PO BOX 33000 539 4TH AVE						
	LOUISVILLE KY 402960000						
804292	FIRST CITY BANK AND TRUST COMPANY	1.8%	1	53	.0%	0	10
	1002 SOUTH VIRGINIA STREET						
026020	HOPKINSVILLE KY 422400000						
826929	FIRST STATE BANK	1.7%	1	57			
	BOX 365						
826688	IRVINGTON KY 401460000						
020000	KENTUCKY HIGHER ED STUDENT LOAN COR PO BOX 24266	.0%	0	157	12.3%	884	7,162
	LOUISVILLE KY 402240266						
	DO01341DDE KI 402240200						



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/-----ORIGINATING LENDERS-----\ /-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers

ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
LOUISIA		***	****				
805010	AMERICAN BANK & TRUST COMPANY OF HO	48.0%	121	252	80.0%	116	145
805032	PO ROX 110 HOUMA LA 703610110 BANK OF LOUISIANA IN NEW ORLEANS	33.8%	41	121	33.8%	41	121
	300 ST CHARLES AVENUE NEW ORLEANS LA 701300000			F.4	14.2%	2	14
827291	PEOPLES BANK AND TRUST COMPANY PO BOX 747 NEW ROADS LA 707600000	33.3%	18	54	14.23	2	11
830427	BANK ONE LA FOR LPFA 451 FLORIDA ST. 20TH FLOOR BATON ROUGE LA 708010000	33.3%	1	3	9.6%	67	694
814658	LOUISIANA CENTRAL CREDIT UNION 824 ELMWOOD PARK BLVD., SUITE 100 HARAHAN LA 701233332	24.2%	74	305	26.8%	71	264
805012	AMBANK/HANCOCK BANK OF LOUSIANA 4962 FLORIDA BLVD 2ND FL	22.8%	126	552	18.5%	15	81
805059	BATON ROUGE LA 708064031 CALCASIEU MARINE NATIONAL BANK OF L P O BOX 3402 ATTN: STUDENT LOANS	19.0%	106	555	60.1%	98	163
829030	LAKE CHARLES LA 706026000 HIBERNIA DEALER SERVICES 440 3RD STREET, 6TH FLOOR	19.0%	1,241	6,513	.0%	1	2,191
815799	BATON ROUGE LA 708210000 LAFAYETTE DISTRICT TELEPHONE CREDIT 917 S BUCHANAN ST PO BOX 3548	17.6%	6	34	50.0%	6	12
817550	LAFAYETTE LA 705023548 BATON ROUGE BANK AND TRUST COMPANY 617 NORTH BLVD	17.5%	14	80	. 0%		6
805118	BATON ROUGE LA 708020000 FIRST GUARANTY BANK P O BOX 2009	14.9%	13	87	9.0%	1	11
805147	HAMMOND LA 704042009 FIRST NBC 210 BARONNE STREET	14.5%	741	5,100	14.6%	736	5,021
805082	NEW ORLEANS LA 701121722 COMMERCIAL NATIONAL BANK IN SHREVEP 333 TEXAS STREET P O BOX 21119	13.5%	518	3,836	.9%	5	510
805066	SHREVEPORT LA 711520000 UNION PLANTERS BANK OF LOUISIANA P O BOX 2710, ATTN: STUDENT LN DEPT	12.6%	26	205	16.6%	4	24
805079	BATON ROUGE LA 708210000 CITY NATIONAL BANK OF BATON ROGUE 210 BARONNE ST. 3RD FL	11.8%	25	211	11.9%	20	168
805069	NEW ORLEANS LA 701120000 CENTRAL BANK PO BOX 4928 MONROE LA 712114928	11.6%	786	6,726	3.1%	51	1,603



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KEI OKI L	MIE - 10/22/97 FOR Len			NDERS\		CURRENT HOLD	ERS\
				# of Borrowers			
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	**********	*****	*****	******	*****		
805145	PREMIER BANK/NWO	11.2%	105	936	.0%	0	353
	PO BOX 3399						
	BATON ROUGE LA 708213399						
821819	LAKESIDE NATIONAL BANK	11.1%	83	745	. 3%	1	302
	PO BOX 6266						
	LAKE CHARLES LA 706060000						
831506	FIRST UNITED BANK LSC/V	10.7%	100	930	.0%	0	290
	PO BOX 577 ATTN: NANCY FUTCH						
	FARMERVILLE LA 712410000						
805176	FIRST UNITED BANK	10.5%	112	1,060	.0%	0	170
	ATTN: NANCY FUTCH PO BOX 577						
005151	FARMERVILLE LA 712410000						
805151	PEOPLES BANK & TRUST COMPANY	9.7%	4	41	. 0%	0	1
	618 MAIN ST P O BOX 340 MINDEN LA 710580000						
805138	PREMIER BANK OF BATON ROUGE	0.54			_		
003130	PO BOX 1511	9.5%	39	408	.0%	0	63
	BATON ROUGE LA 708211511						
822947	IBERIA SAVINGS BANK, S.S.B.	0.4%	26				
022747	PO BOX 12440	9.4%	26	275	9.9%	23	232
	NEW IBERIA LA 705622440						
805074	FIRST NATIONAL BANK IN MARY PARISH	9.0%	5				
	1100 BRASHEAR AVE P O BOX 2090	3.0%	5	55			
	MORGAN CITY LA 703810000						
828756	UNITED COMPANY LIFE INSURANCE CO	9.0%	3	33			
	4041 ESSEN LANE	3.00	,	33			
	BATON ROUGE LA 708090000						
805148	WHITNEY NATIONAL BANK	8.8%	125	1,413	. 0%	0	540
	PO BOX 61260	0.00	120	1,413	. 0 8	U	540
	NEW ORLEANS LA 701610000						
824192	GREATER NEW ORLEANS HOMESTEAD ASSN	8.6%	46	529	.0%	0	151
	1600 VETERANS BLVD			327	.00	U	151
	METAIRIE LA 700052690						
805007	AMERICAN SECURITY BANK	8.3%	3	36	.0%	0	4
	200 NORTH 2ND STREET					ŭ	3
	EUNICE LA 705350000						
805125	HIBERNIA NATIONAL BANK	7.5%	150	1,979	. 6%	3	488
	PO BOX 61007, ATTN MAUDE ALLEN					_	100
	NEW ORLEANS LA 701611007						
830140	RTC AS RECEIVER FOR ELMWOOD FEDERAL	6.8%	4	58			
	PO BOX 2670						
	BATON ROUGE LA 708210000						
805187	WHITNEY NATIONAL BANK	6.3%	28	440	.0%	0	89
	228 ST. CHARLES AVE.						
	NEW ORLEANS LA 701300000						
827778	BANK OF LAFAYETTE	6.2%	2	32	.0%	0	11
	P O BOX 52747						
	LAFAYETTE LA 705050000						



REPORT DA	10/22/9/	/	ORIGINATING LE	NDERS\	/	CURRENT HOLD	ERS\
		Default #	of Borrowers	# of Borrowers	Default	of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
******	********	******	******	*****	******	*****	*****
							•
805090	HIBERNIA NATIONAL BANK-LAICU	6.0%	33	548	.0%	0	127
	PO BOX 60371						
	NEW ORLEANS LA 701600371						
820632	DELTA BANK AND TRUST COMPANY	6.0%	2	33			
	PO BOX 7010						
	BELLE CHASSE LA 700377010						
817558	CAMPUS FEDERAL CREDIT UNION	5.8%	18	310	12.8%	13	101
	P O BOX 16049A, NICHOLAS EXTENSION						
	BATON ROUGE LA 708930000					_	
825292	JEFFERSON PARISH SCHOOL BOARD EMPLO	5.5%	2	36	9.0%	1	11
	2025 PAXTON ST						
	HARVEY LA 700585906					_	
805041	BANK ONE, LA FOR LPFA	5.4%	15	274	.0%	0	21
	451 FLORIDA STREET, 20TH FLOOR						
	BATON ROUGE LA 708010000						40
805126	JEFF DAVIS BANK & TRUST COMPANY	4.8%	2	41	5.0%	2	40
	507 NORTH MAIN P O BOX 820						
	JENNINGS LA 705460000						10
805076	WHITNEY NATIONAL BANK	4.0%	4	100	10.0%	1	10
	PO BOX 6096						
	HOUMA LA 703616096		_		- 4		
805046	BARKSDALE FEDERAL CREDIT UNION	2.7%	2	72	.0%	0	4
	P O BOX 9						
	BARKSDALE AFB LA 711100000		_				12
805150	PEOPLES BANK & TRUST COMPANY OF ST.	1.3%	1	76	.0%	0	13
	PO BOX 1099						
	CHALMETTE LA 700441099			•	0.58		84
819907	BANK ONE, LOUISIANA TRUSTE FOR LPFA	.0%	0	2	9.5%	8	84
	451 FLORIDA ST., 20TH FLOOR						
	BATON ROUGE LA 708010000				10.54	201	1 020
831819	BANK ONE AS TRUSTEE FOR LPFA				19.5%	201	1,028
	451 FLORIDA STREET, 20TH FLOOR						
	BATON ROUGE LA 708010000						



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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers In Default In Repayment Name Rate In Default In Repayment --MASSACHUSETTS--825021 COMMUNITY SAVINGS BANK 26.6% 12 45 .0% 5 61 MAIN STREET, ATTNJACKIE POLANO ANDOVER MA 018100000 829939 BROOKLINE CO-OPERATIVE BANK 19.6% 52 264 .0% 41 PO BOX 736 BROOKLINE VILLAGE MA 021470000 829384 WAKEFIELD CO-OPERATIVE BANK 17.9% 209 1,163 .0% 0 72 PO BOX 192 WAKEFIELD MA 018800000 805352 STATE STREET BANK & TRUST CO 16.7% 140 836 .0% 0 88 225 FRANKLIN ST M11 ATTNCAROL MENYO BOSTON MA 021100000 826572 CITIZENS-UNION SAVINGS BANK 16.6% 54 16.9% 53 4 SOUTH MAIN STREET FALL RIVER MA 027210000 827850 UNITED SAVINGS BANK 16.6% .0% 54 0 8 PO BOX 308 HAYDENVILLE MA 010390308 805359 UNITED STATES TRUST COMPANY 16.1% 31 2 40 ADAMS ST., ATTN LISA FORMAN MILTON MA 021860000 826697 UNITED COOPERATIVE BANK 15.2% 59 .0% 11 95 ELM ST P O BOX 9020 WEST SPRINGFIELD MA 010909020 827608 BEVERLY CO-OPERATIVE BANK 15.2% 46 20.0% 1 5 PO BOX 498 BEVERLY MA 019150498 821818 CENTURY BANK & TRUST CO. 14.5% 55 .0% 0 5 400 MYSTIC AVENUE MEDFORD MA 021550000 822771 CAMBRIDGE SAVINGS BANK 14.3% 45 314 23.1% 22 95 PO BOX 206 CAMBRIDGE MA 022380000 817840 PARK WEST BANK AND TRUST COMPANY 14.1% 11 78 .0% 0 378 HIGH STREET HOLYOKE MA 010400000 805213 CAPE COD BANK AND TRUST COMPANY 13.9% 293 3.8% 52 PO BOX 1180 SOUTH YARMOUTH MA 026641180 820925 BRISTOL COUNTY SAVINGS BANK 13.8% 14 101 13.0% 23 35 BROADWAY TAUNTON MA 027800000 813478 LOWELL FIVE CENT SAVINGS BANK 13.5% 26 192 4.5% 1 22 34 JOHN STREET LOWELL MA 018520000 827275 COLONIAL FEDERAL SAVINGS BANK 13.3% 45 .0% n 1 15 BEACH ST QUINCY MA 021700000



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REPORT DA	TE - 10/22/97 For Lend	ers/Holder	s with 30 or Mo	re Borrowers in	Repayment		
		/	ORIGINATING LEN	DERS\	/	CURRENT HOLD	ERS\
		Default #	of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
******	*******	******	*****	*****	******	******	*****
826525	ST JEAN'S CREDIT UNION	13.1%	5	38	. 0%	0	2
020323	527 WESTERN AVENUE						
	LYNN MA 019040000						
010000	MUTUAL FEDERAL SAVINGS BANK OF PLYM	12 9%	4	31	.0%	0	2
817730		12.50	•				
	570 WASHINGTON STREET						
	WHITMAN MA 023820000			101	. 0%	0	8
805212	CAPE ANN SAVINGS	12.8%	13	101	. 0 %	Ü	Ü
	109 MAIN ST PO BOX 330						
	GLOUCESTER MA 019300000				_	_	
819090	GREENFIELD SAVINGS BANK	12.5%	7	56	. 0%	0	10
	PO BOX 586						
	GREENFIELD MA 013020000						
822476	BELMONT SAVINGS BANK	12.5%	4	32	. 0%	0	3
	2 LEONARD ST						
	BELMONT MA 021780000						
826373	ATHOL SAVINGS BANK	12.5%	5	40	. 0%	0	4
	PO BOX M						
	ATHOL MA 013310000						
820391	FITCHBURG SAVINGS BANK, FSB	12.3%	9	73	.0%	0	4
820391	PO BOX 8208						
	FITCHBURG MA 014208208	12 09	6	50	14.2%	1	7
813459	FIRST CITIZENS FEDERAL CREDIT UNION	12.03	· ·	30	21.20	_	
	PO BOX 3094, 271 UNION STREET						
	NEW BEDFORD MA 027400000			500	8.7%	43	491
824852	EASTERN BANK	11.8%	60	508	8.73	13	471
	217 ESSEX STREET						
	SALEM MA 019700000				- •		10
805214	CITY SAVINGS BANK	11.6%	5	43	. 0%	0	12
	116 NORTH ST						
	PITTSFIELD MA 012010000						
826991	CAMBRIDGEPORT BANK	11.6%	20	172	22.5%	9	40
	689 MASSACHUSETTS AVE	•					
	CAMBRIDGE MA 021390000						
828556	LEOMINSTER CREDIT UNION	11.6%	13	112	17.6%	3	17
	20 ADAMS STREET						
	LEOMINSTER MA 014530000						
827204	BAY BANK BOSTON N A	11.2%	298	2,647	. 6%	2	327
	858 WASHINGTON ST						
	DEDHAM MA 020260000						
830691	WALPOLE CO-OPERATIVE BANK	11.2%	8	71	11.7%	2	17
830631	982 MAIN STREET		_				
	WALPOLE MA 020810000	11 18	7	63	. 0%	0	3
805327	PEOPLES SAVINGS BANK	11.1%	,	03	.00	·	_
	314 HIGH ST						
	HOLYOKE MA 010400000		=		0.9-	0	6
821507	WEBSTER FIVE CENTS SAVINGS BANK	11.1%	8	72	. 0%	U	0
	PO BOX 400						
	WEBSTER MA 015700000						



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	ATE - 10/22/97 For Lenc			NDERS\	/			
ID	Name	Default Rate	# of Borrowers In Default	<pre># of Borrowers In Repayment</pre>	Default # Rate	of Borrowers In Default	# of Borrowers In Repayment	
*****	**********	******	********	*****	*******	******	********	
831814	IC FEDERAL CREDIT UNION 300 BEMIS ROAD	10.9%	8	73	. 0%	0	14	
805377	FITCHBURG MA 014200000 WORCESTER COUNTY INSTITUTE FOR SAVI 365 MAIN STREET WORCESTER MA 016080000	10.7%	67	623	. 0%	0	32	
829083	NELLIE MAE - TREASURER 50 BRAINTREE HILL PARK, STE 300 BRAINTREE MA 021840000	10.5%	358	3,378	26.8%	1,373	5,106	
822064	COMPASS BANK FOR SAVINGS 72 N. WATER ST., ATTN: JACKY PHILLA NEW BEDFORD MA 027400000	10.4%	24	230	.0%	0	46	
826969	METROPOLITAN CREDIT UNION 200 REVERE BEACH PKWY CHELSEA MA 021500000	10.4%	16	153	5.1%	3	58	
826486	EAST BOSTON SAVINGS BANK 10 MERIDAN ST EAST BOSTON MA 021280000	10.1%	7	69	8.0%	2	25	
817655	BOSTON FEDERAL SAVINGS BANK 17 NEW ENGLAND EXEC PARK BOX 3030 BURLINGTON MA 018030000	10.0%	16	160	4.0%	1	25	
821065	PENTUCKET FIVE CENTS SAVINGS BANK PO BOX 791 HAVERHILL MA 018300000	10.0%	3	30	. 0%	0	2	
827944	MEDFORD CO-OPERATIVE BANK 60 HIGH STREET MEDFORD MA 021550000	10.0%	4	40	. 0%	0	8	
828623	GREATER BOSTON BANK 414 WASHINGTON STREET BRIGHTON MA 021350000	10.0%	3	30	. 0%	0	4	
830663	MILLBURY CREDIT UNION 50 MAIN STREET MILLBURY MA 015270000	10.0%	3	30	.0%	0	1	
805215	COMMERCE BANK AND TRUST P O BOX 15020 WORCESTER MA 016150020	9.8%	40	405	.0%	o	87	
821084	DANVERS SAVINGS BANK 1 CONANT ST DANVERS MA 019230000	9.8%	. 11	112	.0%	0	19	
826444	SENTRY FEDERAL SAVINGS BANK PO BOX 527 BARNSTABLE MA 026300000	9.8%	5	51	. 0%	0	11	
826807	HYDE PARK SAVINGS BANK 1196 RIVER ST HYDE PARK MA 021360000	9.8%	9	91	9.0%	2	22	
829068	BRIDGEWATER SAVINGS BANK 14 MAIN STREET BRIDGEWATER MA 023240000	9.8%	9	91	5.5%	1	18	



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REPORT DA	TE - 10/22/97		-OPIGINATING LE	ENDERS\	/	CURRENT HOLD	ERS\
				# of Borrowers		# of Borrowers	
	Warra.	Rate	In Default		Rate	In Default	In Repayment
ID	Name	******			*****	*****	

805208	SOUTHSTATE BANK FOR SAVINGS/FDIC ONE RESEARCH DR., P.O. BOX 5063 WESTBORO MA 015810000	9.5%	4	42	25.0%	1	4
826099	NORTH BROOKFIELD SAVINGS BANK 35 SUMMER ST NORTH BROOKFIELD MA 015350000	9.5%	4	42	. 0%	0	7
813472	FDIC/4492 WORKINGMENS COOP BANK P.O. BOX 245 FRANKLIN MA 020380000	9.4%	14	148	. 0%	0	49
821040	PEOPLE'S SAVINGS BANK P O BOX 3203 NEW BEDFORD MA 027413203	9.3%	12	129	. 0%	0	34
817726	LAWRENCE SAVINGS BANK 255 ESSEX ST LAWRENCE MA 018420000	8.9%	7	78	. 0%	0	14
827236	STONEHAM COOPERATIVE BANK PO BOX 273 STONEHAM MA 021803511	8.9%	5	56	. 0%	0	3
805360	BAY BANK VALLEY TRUST COMPANY 1500 MAIN ST SPRINGFIELD MA 011150000	8.7%	19	217	. 0%	0	12
817820	CANTON INSTITUTION FOR SAVINGS 557 WASHINGTON ST CANTON MA 020210000	8.7%	5	57	. 0%	0	5
821585	BENJAMIN FRANKLIN SAVINGS BANK PO BOX 309 FRANKLIN MA 020380309	8.6%	10	116	. 0%	0	10
821629	COHASSET SAVINGS BANK %SHAWMUT BANK 515 MASSACHUSETTS AVE CAMBRIDGE MA 021390000	8.5%	3	35	.0%	0	2
805356	FLEET BANK OF MASSACHUSETTS, N.A. 200 EXCHANGE STREET MAMLM02STL MALDEN MA 021480000	8.4%	9	107	. 0%	0	16
821718	WORONOCO SAVINGS BANK PO BOX 978 WESTFIELD MA 010860978	8.3%	5	60	. 0%	0	3
826354	NORTHERN BANK & TRUST COMPANY PO BOX 282 WOBURN MA 018010000	8.3%	3	36	. 0%		4
830308	NELLIE MAE - TREASURER 50 BRAINTREE HILL PARK SUITE 300 BRAINTREE MA 021840000	8.2%	206	2,482	11.8%	1,004	8,473
820959	WESTFIELD SAVINGS 141 ELM STREET WESTFIELD MA 010850000	8.0%	5	62	. 0%	0	9
805246	THE FIRST NATIONAL BANK OF IPSWICH 31 MARKET STREET, PO DRAWER 31 IPSWICH MA 019380000	7.8%	5	64	. 0%	0	11



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REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Represent the Resources of Resources.

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For Lenders/Holders with 30 or More Borrowers in Repayment /-----CURRENT HOLDERS----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers ID Name In Default In Repayment Rate In Default In Repayment ************************************ WEBSTER CREDIT UNION 7.8% 38 .0% Ω 2 1 NORTH MAIN STREET WEBSTER MA 015700000 821054 WEYMOUTH SAVINGS BANK 7.8% 76 .0% 9 47 WASHINGTON STREET WEYMOUTH MA 021880000 829652 GARDNER FRANCO AMERICAN CREDIT UNIO 3.8 PO BOX 468 GARDNER MA 014400000 821024 MEDFORD SAVINGS BANK 7.7% 15 194 7.4% 15 201 P.O.BOX 151 ATTN CONSUMER LN DEPT MEDFORD MA 021550000 833067 AMS EDUCATION LOAN TRUST 7.7% 197 2,532 .0% 230 ONE AMS PL PO BOX 812 SWANSEA MA 027770000 818426 HERITAGE BANK FOR SAVINGS 7.6% 44 573 0% Ω 53 109 MAIN ST NORTHAMPTON MA 010600000 822784 SPENCER SAVINGS BANK 7 6% .0% 0 5 176 MAIN STREET P.O.BOX 912 SPENCER MA 015620912 823027 FIRST FEDERAL SAVINGS BANK OF AMERI 3 39 .0% 3 PO BOX 2506, ATTN C.CHICCA FALL RIVER MA 027222506 805192 ANDOVER BANK 7.5% 251 .0% 0 33 61 MAIN STREET ANDOVER MA 018100000 805285 MALDEN TRUST CO 7.5% 3 .0% 29 94 PLEASANT ST MALDEN MA 021480000 805321 BAYBANK NORFOLK COUNTY TRUST CO 7.5% 91 1,207 .0% 192 858 WASHINGTON ST DEDHAM MA 020260000 805349 7.5% SPRINGFIELD INST SVG MORTG SVCS 21 280 2.1% 46 1441 MAIN ST MERLE LAFRENIERE SPRINGFIELD MA 011020000 813753 NORTH ADAMS HOOSAC SAVINGS BANK 7.4% .0% 0 6 PO BOX 353 NORTH ADAMS MA 012470000 820955 CAPE COD FIVE CENTS SAVINGS BANK 94 .0% 17 BOX 10 WEST RD ORLEANS MA 026530000 831861 ST ANNE'S CREDIT UNION 7.4% 81 .0% 24 286 OLIVER ST FALL RIVER MA 027240000 805276 COMMUNITY NATIONAL BANK 7.1% .0% Ω 24 17 POPE STREET



HUDSON MA 017490000

FY 1995 FY 1995 Cohort Default Rate for Originating Lenders/Holders REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repay					s in Repayment \				
		Default #	of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers		
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment		
*****	*******	******	******	****	******	******	*****		
						•	10		
817728	MILFORD FEDERAL S&L ASSOCIATION	7.0%	8	114	.0%	0	10		
	246 MAIN ST DRAWER F								
	MILFORD MA 017570000				_	_			
805223	FIRST ESSEX BANK FSB	6.8%	10	146	.0%	0	20		
	296 ESSEX ST, ATTN: EDWARD MOORE								
	LAWRENCE MA 018400000								
805265	GREAT BARRINGTON SAVINGS BANK	6.7%	4	59	.0%	0	7		
	244 MAIN STREET								
	GREAT BARRINGTON MA 012300000								
805337	ROCKLAND TRUST COMPANY	6.7%	20	295	. 0%	0	18		
	288 UNION STREET								
	ROCKLAND MA 023700000								
821243	FIRST COLONIAL BANK FOR SAVINGS	6.4%	5	78	. 0%	0	11		
	112 MARKET ST								
	LYNN MA 019010000								
823495	SOUTHBRIDGE SAVINGS BANK	6.4%	5	78	6.6%	1	15		
	257 MAIN ST ATTN: LORA BALDRACCHI								
	SOUTHBRIDGE MA 015500000								
821739	PLYMOUTH SAVINGS BANK	6.2%	10	161	. 0%	0	22		
	95 BEDFORD STREET, ATTN DAVID KAPILI								
	MIDDLEBORO MA 023460000								
820203	ABINGTON SAVINGS BANK	6.1%	9	146	.0%	0	40		
	536 WASHINGTON ST, ATTN: C. GIBBONS				•				
	ABINGTON MA 023510000								
824955	CENTRAL SAVINGS BANK	6.1%	3	49	.0%	0	41		
	50 CENTRAL STREET ATTN: J DANIELS								
	LOWELL MA 018530000								
826469	SANDWICH CO-OPERATIVE BANK	6.1%	6	97	6.4%	2	31		
	PO BOX 959-MAIN ST								
	SANDWICH MA 025630000								
805272	FAMILY BANK, FSB	6.0%	11	182	.0%	0	45		
	200 MERRIMACK ST								
	HAVERHILL MA 018300000								
822672	WORKERS CREDIT UNION	6.0%	2	33					
	815 MAIN ST P O BOX 900								
	FITCHBURG MA 014200000								
830334	SOUTHBRIDGE CREDIT UNION	6.0%	2	33	.0%	0	2		
	205 MAIN STREET								
	SOUTHBRIDGE MA 015500000								
805283	LUDLOW SAVINGS	5.9%	4	67	.0%	0	7		
	33 CENTER ST								
	LUDLOW MA 010560000								
805201	BEVERLY NATIONAL BANK	5.8%	2	34	. 0%	0	5		
	240 CABOT ST								
	BEVERLY MA 019150000								
826388	HINGHAM INSTITUTION FOR SAVINGS	5.8%	2	34	.0%	0	1		
	55 MAIN ST								
	HINGHAM MA 020430000								



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			of Borrowers	•			DERS\
ID	Name	Rate					# of Borrowers
******	******			In Repayment	Rate	In Default	In Repayment

813479	CHICOPEE SAVINGS BANK 229 EXCHANGE STREET CHICOPEE MA 010140000	5.7%	2	35	.0%	0	9
822334	LEXINGTON SAVINGS BANK 1776 MASSACHUSETTS AVENUE LEXINGTON MA 021730000	5.7%	4	69	. 0%	0	6
802075	SHAWMUT BANK CONNECTICUT, N.A. 515 MASSACHUSETTS AVENUE CAMBRIDGE MA 021390000	5.6%	8	142	.0%	0	34
805245	BAY BANK FIRST EASTHAMPTON N A PO BOX 15568 SPRINGFIELD MA 011150000	5.6%	5	88	. 0 %	0	5
819175	SALEM FIVE CENTS SAVINGS BANK 210 ESSEX ST SALEM MA 019700000	5.5%	6	109	.0%	0	41
826401	FOXBORO SAVINGS BANK 54 CENTRAL ST FOXBORO MA 020350000	5.5%	2	36	. 0 🕏	0	4
829988	NELLIE MAE - TREASURER 50 BRAINTREE HILL PARK SUITE 300 BRAINTREE MA 021840000	5.5%	42	762	6.0%	1,490	24,465
805309	MIDDLESEX SAVINGS BANK 6 MAIN ST NATICK MA 017600000	5.4%	11	201	. 0%	0	40
805341	SAUGUS BANK & TRUST PO BOX 1191 SAUGUS MA 019062347	5.4%	4	74	. 0%	0	44
805225	FALL RIVER FIVE CENTS SAVINGS BANK 79 NORTH MAIN ST FALL RIVER MA 027220000	5.3%	4	75	. 0%	0	10
821319	UNIBANK FOR SAVINGS 49 CHURCH STREET WHITINSVILLE MA 015880000	5.3%	3	56	.0%	0	8
821556	THE CO-OPERATIVE BANK OF CONCORD 125 NAGOG PARK ACTON MA 017200000	5.3%	6	113	. 0%	0	10
805252	FLORENCE SAVINGS BANK 85 MAIN ST FLORENCE MA 010600000	5.2%	4	76	.0%	0	7
805270	BAY BANK HARVARD TRUST PO BOX 300 CAMBRIDGE MA 021390000	5.2%	63	1,189	1.1%	1	88
821076	EVERETT SAVINGS BANK PO BOX 72 EVERETT MA 021490000	5.1%	2	39	. 0%	0	5
805240	SAFETY FUND NATIONAL BANK 470 MAIN STREET FITCHBURG MA 014200000	5.0%	3	59	. 0%	0	4



FY 1995 FY 1995 Cohort Default Rate for Originating Lenders/Holders REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment /ORIGINATING LENDERS\ /CURRENT HOLDERS\									
		/	ORIGINATING LEN	NDERS\	7	" -f R	# of Porrowers		
				# of Borrowers					
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment		
******	********	****	*****	*****	*****				
822762	WARREN FIVE CENTS SAVINGS BANK PO BOX 6159 PEABODY MA 019616159	5.0%	7	140	2.9%	1	34		
822892	MERCHANTS NATIONAL BANK 1 MAIN ST PO BOX 270 LEOMINSTER MA 014530000	5.0%	6	118	. 0%	0	13		
823925	MARLBOROUGH SAVINGS BANK 166 MAIN ST MARLBOROUGH MA 017520000	5.0%	3	60	. 0%	0	11		
826510	CENTRAL CO-OPERATIVE BANK 399 HIGHLAND AVE SOMERVILLE MA 021440000	5.0%	2	40	. 0%	0	17		
813480	BERKSHIRE COUNTY SAVINGS BANK 1308 PITTSFIELD MA 012020000	4.9%	6	122	. 0%	0	7		
805256	METROWEST BANK 15 PARK STREET PO BOX 9111 FRAMINGHAM MA 017019111	4.8%	8	164	.0%	0	13		
805332	PROGRESSIVE CONSUMERS FED C U 366 CROSS ST MALDEN MA 021480000	4.8%	2	41	.0%	0	3		
805375	WOBURN NATIONAL BANK 355 MAIN STREET WOBURN MA 018010000	4.7%	3	63	. 0%	0	22		
813468	BRIDGEWATER CREDIT UNION 75 MAIN ST. BRIDGEWATER MA 023240000	4.7%	2	42	. 0%	0	3		
821066	SLADES FERRY TRUST CO PO BOX 390 SOMERSET MA 027260000	4.5%	2	44	. 0 %	0			
826533	WEST NEWTON SAVINGS BANK 1314 WASHINGTON ST P.O. BOX B WEST NEWTON MA 021650000	4.5%	2	44	6.6%	1			
826573	SAVERS CO-OPERATIVE BANK 328 MAIN ST P O BOX 250 SOUTHBRIDGE MA 015500000	4.4%	2	45	.0%	0	3		
805292	MECHANICS BANK ATTN: STEPHEN WREN MECHANICS TOWER WORCESTER MA 016080000	4.1%	3	72	.0%	0	11		
805353	FIRST MUTUAL OF BOSTON PO BOX 2016 BOSTON MA 021060000	4.1%	6	144	. 0%	0	40		
813476	MASSBANK 50 CENTRAL ST LOWELL MA 018520000	4.0%	9	224	5.3%	12	223		
820791	ORANGE SAVINGS BANK 30 EAST MAIN ST ORANGE MA 013640000	3.9%	2	51	.0%	0	5		



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/----- ORIGINATING LENDERS-----\ /------CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers In Default In Repayment Rate In Default In Repayment *********************************** 819098 BROCKTON CREDIT UNION 3.8% 5 11.1% 131 27 PO BOX 720 BROCKTON MA 024030000 826493 WINCHESTER SAVINGS BANK 3.8% 5 131 .0% 661 MAIN STREET WINCHESTER MA 018900000 821875 SOMERSET SAVINGS BANK 3.7% 2 54 .0% 0 15 PO BOX 316 SOMERVILLE MA 021440997 822335 SOUTH WEYMOUTH SAVINGS BANK 3.7% .0% 11 88 PLEASANT STREET PO BOX 97 SOUTH WEYMOUTH MA 021900000 813475 NEWBURYPORT FIVE CENTS SAVINGS BANK 3.6% 2 55 .0% 0 22 63 STATE ST NEWBURYPORT MA 019500000 824376 ROCKLAND FEDERAL CREDIT UNION 3.6% 194 3 3% 178 241 UNION STREET ROCKLAND MA 023709987 833079 AMS EDUCATION LOAN TRUST 3.5% . 0% 20 ONE AMS PL PO BOX 812 SWANSEA MA 027770000 805301 MIDDLEBOROUGH TRUST 3.3% 1 30 . 0% 288 UNION ST ROCKLAND MA 023701896 823558 CRESCENT CREDIT UNION 3.3% 1 30 .0% O 60 CRESCENT ST P O BOX 4290 BROCKTON MA 024030000 826474 DEDHAM INSTITUTION FOR SAVINGS 3.3% 90 .0% 0 1 55 ELM ST DEDHAM MA 020260000 822656 LOWELL INSTITUTION FOR SAVINGS 3.2% 1 31 . 0% PO BOX 431 HAVERHILL MA 018312314 831558 BOSTON UNIVERSITY LSC/V 3.2% 21 654 .6% 143 881 COMMONWEALTH AVENUE BOSTON MA 022150000 831837 DIGITAL EMPLOYEES FCU 3.1% 96 .0% 0 6 141 PARKER ST TK05 BOX 130 MAYNARD MA 017540130 829574 GRANITE SAVINGS BANK 3.0% 33 5 PO BOX 180 ROCKPORT MA 019660000 813477 MARBLEHEAD SAVINGS BANK 2.8% 1 35 .0% 0 1 21 ATLANTIC AVE MARBLEHEAD MA 019450000 829452 EAST CAMBRIDGE SAVINGS BANK 2.7% 1 36 .0% 0 3 292 CAMBRIDGE STREET CAMBRIDGE MA 021410000



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REPORT BATE 10/20/5/		/ORIGINATING LENDERS\			/\			
				# of Borrowers				
ID	Name	Rate		In Repayment		In Default	In Repayment	
10	******			******		*****	*****	
830036	RTN FEDERAL CREDIT UNION	2.7%	2	73	. 0%	0	12	
830036	600 MAIN STREET							
	WALTHAM MA 021540000							
005348	SOUTH ADAMS SAVINGS BANK	2.6%	1	38	. 0%	0	3	
805347		2.00	_					
	PO BOX 306							
	ADAMS MA 012200306	2.5%	2	78	.0%	0	8	
819876	COUNTRY BANK FOR SAVINGS	2.5%	2	, ,		_		
	75 MAIN STREET							
	WARE MA 010820000	2 44	1	41	.0%	0	5	
826843	CAMBRIDGE SAVINGS BANK	2.4%	1	41	.00	•	•	
	626 MASSACHUSETTS AVE							
	ARLINGTON MA 021740000			47	0.8	0	6	
805311	NATIONAL GRAND BANK	2.1%	1	47	.0%	v	· ·	
	91 PLEASANT ST							
	MARBLEHEAD MA 019450000		_	••	2.5	0	4	
826418	NORTH EASTON SAVINGS BANK	2.1%	2	92	. 0 %	U	4	
	295 MAIN ST							
	NORTH EASTON MA 023560000						•	
820209	FDIC/GUARANTY-FIRST TRUST COMPANY	2.0%	1	48	.0%	0	8	
	ONE RESEARCH DR., P.O. BOX 5063							
	WESTBORO MA 015810000							
821097	THE BANK FOR SAVINGS	2.0%	2	96	.0%	0	. 39	
	399 MAIN ST.							
	MALDEN MA 021480909							
824789	BRAINTREE SAVINGS BANK	1.9%	1	51	5.2%	1	19	
	865 WASHINGTON ST							
	BRAINTREE MA 021840000							
826107	NORWOOD COOPERATIVE BANK	1.9%	1	. 52	. 0%	0	3	
	11 CENTRAL STREET							
	NORWOOD MA 020620000							
805211	CAMBRIDGE TRUST COMPANY	1.8%	4	220	.0%	0	118	
	1336 MASSACHUSETTS AVENUE							
	CAMBRIDGE MA 021380000							
817656	EASTHAMPTON SAVINGS BANK	1.7%	1	57	. 0%	0	5	
	PO BOX 351							
	EASTHAMPTON MA 010270351							
826390	RANDOLPH SAVINGS BANK	1.7%	1	56				
020370	129 NORTH MAIN ST	_						
	RANDOLPH MA 023680000							
831711	MASSACHUSETTS MUTUAL LIFE INSURANCE	1.7%	1	56	9.0%	1	11	
031/11	1295 STATE ST, ATTN: WILLIAM E LORD	2						
	SPRINGFIELD MA 011110001							
005330	PLYMOUTH FIVE CENTS SAVINGS BANK	1.6%	1	61	.0%	0	9	
805329		1.0%	•	~-				
	P O BOX 1079							
	PLYMOUTH MA 023600000	1.5%	2	128	2.7%	1	37	
813756	DIRECT FEDERAL CREDIT UNION	1.50	2	120		-		
	PO BOX 9123							
	NEEDHAM HEIGHTS MA 021949123							



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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers ID Name Rate In Default In Repayment Rate In Default In Repayment 828267 GREYLOCK CREDIT UNION 1 5% 1 66 .0% Ω 75 KELLOG STREET PITTSFIELD MA 012010000 823936 HARVARD UNIVERSITY .8% 11 1.306 . 7% 10 1.305 1350 MASSACHUSETTS AVE 580 HOLYOKE CAMBRIDGE MA 021380000 SLMA/EDUCATIONAL LOAN SERVICES INC. 899987 .4% 873 2.0% 31 1.493 25 BRAINTREE HILL PARK BRAINTREE MA 021840000 805278 INSTITUTION FOR SAVINGS . 0% 44 .0% 93 STATE ST NEWBURYPORT MA 019500000 805376 WORCESTER CENTRAL FEDERAL CREDIT UN 31 .0% 12 904 HARTFORD TURNPIKET SHREWSBURY MA 015450000 813471 HANSCOM FEDERAL CREDIT UNION .0% 73 73 82 PINE ST. DEVENS MA 014330000 814268 MERRIMACK VALLEY FEDERAL C U .0% Ω 61 . 0% 1475 OSGOOD ST NORTH ANDOVER MA 018450000 821068 MASSACHUSSETTS INTITUTE OF TECH .0% 32 .0% ٦1 77 MASSACHUSETTS E19-215 CAMBRIDGE MA 021394307 824750 FIDELITY CO-OPERATIVE BANK .0% 0 29 MAIN STREET LEOMINSTER MA 014530000 826481 HOME OWNERS SAVINGS BANK F.S.B. .0% 0 32 .0% 22 PO BOX # 768 BURLINGTON MA 018030000 827431 BROOKLINE SAVINGS BANK .0% 52 .0% PO BOX F BROOKLINE MA 021460000 829076 NELLIE MAE - TREASURER .0% .0% 69 50 BRAINTREE HILL PARK SUITE 300 BRAINTREE MA 021840000 829989 NELLIE MAE - TREASURER .0% n 41 .0% 50 BRAINTREE HILL PARK SUITE 300 BRAINTREE MA 021841763 830794 STUDENT LOAN MARKETING ASSOCIATION .0% 0 36 2.7% 27 975 135 BEAVER STREET WALTHAM MA 021540000 899993 SLMA/LOAN SERVICING CENTER/NEW ENGL .0% 16.2% 3.277 20.171 135 BEAVER ST., ATTN: DIR COMPLIANC



WALTHAM MA 021540000

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CORRENT HOLDERS------\

_____ BOLIOWERS # of Borrowers Default # of Borrowers # of Borrowers

Rate In Default In Repayment Rate In Default /------ORIGINATING LENDERS------\ /------CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers --MARYLAND--16.2% 12 74 7.6% 1 13 805393 PENINSULA BANK PO BOX 219 PRINCESS ANNE MD 218530000 3 COUNTY BANKING & TRUST COMPANY 13.3% .0% 829753 P O BOX 100 ATTN: BRIAN HALE ELKTON MD 219220100 SIGNET BANK 12.1% 2,056 16.970 12.1% 2,154 17,732 P.O.BOX 1573 BALTIMORE MD 212031573 620 5,010 811323 SIGNET BANK 10.7% 62 579 12.3% P.O.BOX 1573 BALTIMORE MD 212031573 805500 MARYLAND NATIONAL BANK 9.0% 1,021 11,284 .0% 0 784 7178 GATEWAY DR ATTN L TREMBOW COLUMBIA MD 210460000 805419 THE CITIZENS NATIONAL BANK 6.9% 43 14435 CHERRY LANE COURT LAUREL MD 207070000 .0% MARYLAND NATIONAL BANK 6.4% 27 419 805494 7178 COLUMBIA GATEWAY DRIVE COLUMBIA MD 210450000 32 829610 AMERICAN SECURITY BANK 6.2% % 7178 GATEWAY DR MAILSTOP 09-01-31 COLUMBIA MD 210460000 829724 RIGGS BANK, N.A. 5.4% 165 .0% 7 5700 RIVERTECH CT RN-305 RIVERDALE MD 207371250 RIGGS BANK, N.A. - PAT HULME 42 822965 4.7% 14.2% 5700 RIVERTECH CT RN-305 RIVERDALE MD 207371250 FARMERS & MECHANICS NATIONAL BANK 4.2% 10 236 13.6% 22 805453 PO BOX 518 FREDERICK MD 217050000 805548 PROVIDENT BANK OF MARYLAND 3.9% 102 .0% 1 7210 AMBASSADOR ROAD BALTIMORE MD 212070000 821446 SANDY SPRING NATIONAL BANK OF MD 3.2% 23 705 17801 GEORGIA AVENUE OLNEY MD 208320000 818538 FIRST FEDERAL SAVINGS BK/WESTERN MD 3.0% 1 33 .0% 4 118 BALTIMORE STREET CUMBERLAND MD 215020000 MUNICIPAL EMPL CR UN OF BALTO., INC 1.8% 6.2% 16 829475 54 401 E FAYETTE STREET BALTIMORE MD 212020000 72 .0% 2 EQUITABLE BANK, N.A. 1.3% 815558 100 S. CHARLES ST., TUITION LOAN DE BALTIMORE MD 212010000



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KEPORI I	DATE - 10/22/9/ FOR Lene			NDERS\		CURRENT HOLDI	ERS\
		Default	of Borrowers	# of Borrowers	Default #	of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	***************************************	*****	********	******	******	******	******
826721	FCNB BANK	1.3%	1	73	.0%	0	8
	P.O.BOX 240						
	FREDERICK MD 217010240						
832243	MARYLAND NATL BANK ATTN: L TREMBOW	1.1%	10	899	.0%	0	142
	7178 GATEWAY DRIVE						
	COLUMBIA MD 210460000						
811325	SIGNET STUDENT LOAN TRUST	. 0%	0	3	.0%	0	186
	P.O. BOX 1573 C/O SIGNET BANK						
	BALTIMORE MD 212031573						
822154	NIH FEDERAL CREDIT UNION	.0%	0	50	. 0%	0	39
	9000 ROCKVILLE PIKE, BLDG 31,#1A08						
	BETHESDA MD 208920000						
827765	TOWER FEDERAL CREDIT UNION	.0%	0	127	.0%	0	22
	PO BOX 123						
	ANNAPOLIS JUNCTION MD 207010000						
830275	CHEVY CHASE F S B	.0%	0	43			
	PO BOX 15886						
	CHEVY CHASE MD 208150000						



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FY 1995 Cohort Default Rate for Originating Lenders/Holders REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

REPORT D	ATE - 10/22/97 For Lend		rs/Holders with 30 or More Borrowers in Repayment /CURRENT HOLDERS /CURRENT HOLDERS							
		Default	# of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers			
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment			
*****	*********	*****	*****	*****	*******	******	*****			
MAINE-	-									
805783	OCEAN NATIONAL BANK 100 MAIN STREET KENNEBUNK ME 040430000	33.3%	13	39	37.1%	13	35			
805649	KEY BANK OF MAINE P.O.BOX 429 AUGUSTA ME 043300000	11.5%	134	1,165	. 0%	0	51			
805728	KATAHDIN TRUST COMPANY MAIN STREET, P O BOX 1 PATTEN ME 047650000	10.7%	6	56	. 0%	0	2			
831300	MAINE EDUCATIONAL LOAN MARKETING CO P.O. BOX 549, 526 WESTERN AVE. AUGUSTA ME 043320549	9.8%	214	2,172	9.1%	389	4,272			
833101	FLEET BANK OF MAINE, TRUTEE MELA 526 WESTERN AVENUE, PO BOX 510 AUGUSTA ME 043320510	9.0%	49	542	. 0%	0	37			
805704	FIRST NATIONAL BANK OF BAR HARBOR 102 MAIN STREET BAR HARBOR ME 046090000	8.8%	4	45	. 0%	0	11			
827767	YORK COUNTY TEACHERS FEDERAL CREDIT 124 MAIN STREET SANFORD ME 040730000	8.7%	9	103	. 0%	0	11			
818880	BANGOR SAVINGS BANK PO BOX 930, 3 STATE STREET BANGOR ME 044020930	8.0%	30	372	. 0%	0	24			
831775	ST JOHN'S (BRUNSWICK) FCU 55 CUSHING STREET P O BOX 188 BRUNSWICK ME 040110000	6.7%	4	59	7.0%	4	57			
829114	OTIS FEDERAL CREDIT UNION P.O. BOX 27 JAY ME 042390027	6.5%	3	46	6.5%	3	46			
814142	MIDCOAST FEDERAL CREDIT UNION PO BOX 781 LEWISTON ME 042430781	6.2%	3	48	6.6%	3	45			
805724	GARDINER SAVINGS INST FSB PO BOX 190 GARDINER ME 043450000	6.0%	5	83	.0%	0	5			
805722	MAINE NATIONAL BANK PO BOX 919 PORTLAND ME 041040000	5.8%	6	102						
805736	MACHIAS SAVINGS BANK 4 CENTER STREET MACHIAS ME 046540000	5.6%	7	125	4.9%	6	121			
830564	SACO AND BIDDEFORD SVGS INST P O BOX 557 SACO ME 040720000	5.4%	3	55	3.5%	1	28			
821157	FRANKLIN SAVINGS BANK PO BOX 825	5.3%	7	132	4.8%	6	123			



FARMINGTON ME 049380000

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FY 1995 Cohort Default Rate for Originating Lenders/Holders

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		/	ORIGINATING LE	NDERS\	/	CURRENT HOLD	ERS\
		Default	# of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	*****	*****	******	******	*****	******	******
805738	MAINE SAVINGS BANK	4.9%	5	101	.0%	0	1
	ONE MAINE SAVINGS PLAZA						
	PORTLAND ME 041040000						
827305	UNIVERSITY CREDIT UNION	4.6%	6	129	.0%	0	3
	PO BOX 279						
	ORONO ME 044730000						
822047	MID MAINE MUTUAL SAVINGS BANK	4.4%	2	45	.0%	0	4
	GREAT FALLS PLAZA						
	AUBURN ME 042100000						
820967	PEOPLES HERITAGE TRUSTEE FOR MELA	4.3%	5	115	.0%	0	11
	526 WESTERN AVENUE, P.O. BOX 510						
	AUGUSTA ME 043320510						
829938	BARCO FEDERAL CREDIT UNION	4.3%	3	69	4.4%	3	68
	P O BOX 447						
	MILO ME 044630000						
824674	NORWAY SAVINGS BANK	4.2%	5	119	5.9%	9	152
-	PO BOX 347						
	NORWAY ME 042680000						
805621	BAR HARBOR BANKING & TRUST COMPANY	4.1%	4	96	4.7%	4	84
	EIGHTY TWO MAIN STREET P.O.BOX 400						
	BAR HARBON ME 046090400						
805807	ST JOSEPH'S FEDERAL CREDIT UNION	4.1%	3	. 73	9.0%	2	22
	35 BRADBURY ST P O BOX 488						
	BIDDEFORD ME 040050000						
805784	OXFORD FEDERAL CREDIT UNION	3.9%	2	51	3.9%	2	51
	PO BOX 252,						
	MEXICO ME 042570000						
805725	GOVERNMENT EMPLOYEES CREDIT UNION O	3.8%	3	77	4.0%	3	75
005725	P O BOX 777 555 FOREST AVE		-				
	PORTLAND ME 041040000						
828861	GORHAM SAVINGS BANK	3.6%	2	55	.0%	0	2
	764 MAIN ST PO BOX 38						
	GORHAM ME 040380000						
830544	DEXTER REGIONAL FEDERAL CREDIT UNIO	3.6%	2	55	3.6%	2	55
	PO BOX 233						
	DEXTER ME 049300000						
805625	CAMDEN NATIONAL BANK	3.5%	4	113	.0%	0	5
	PO BOX 310						
	CAMDEN ME 048430000						
805801	SKOWHEGAN SAVINGS BANK	3.3%	4	119	1.9%	2	105
	PO BOX 719						
	SKOWHEGAN ME 049760000						
805809	STE CROIX REGIONAL FEDERAL CREDIT U	2.9%	2	68	3.0%	2	66
	P O BOX 1746 ATTN JOANNE PALADINO		_				
	LEWISTON ME 042411746						
830935	FORT KENT FEDERAL CREDIT UNION	2.7%	1	36	2.9%	1	34
	6 EAST MAIN ST		_			_	•
	FORT KENT ME 047431398						



FY 1995 REPORT DATE - 10/22/97 FY 1995 Cohort Default Rate for Originating Lenders/Holders For Lenders/Holders with 30 or More Borrowers in Repayment

REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment /ORIGINATING LENDERS\ /CURRENT HOLDERS							
				# of Borrowers		# of Borrowers	
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
******	*********	******	******	******	*****	*****	******
			_				
805735	THE COUNTY FEDERAL CREDIT UNION	2.3%	1	43	.0%	0	18
	82 BENNETT DRIVE						
	CARIBOU ME 047361944						
815483	FRASER FEDERAL CREDIT UNION	2.3%	1	43	2.3%	1	42
	PO BOX 389						
	MADAWASKA ME 047560000						
805800	SEABOARD FEDERAL CREDIT UNION	2.1%	1	46	2.2%	1	45
	P O BOX G						
	BUCKSPÖRT ME 044160000						
805803	OCEAN COMMUNITIES FEDERAL CREDIT UN	2.1%	1	46	2.2%	1	44
	POB AG, ONE POOL STREET						
	BIDDEFORD ME 040050000						
805811	UNION TRUST COMPANY OF ELLSWORTH	2.0%	2	97	2.5%	2	78
	66 MAIN STREET						
	ELLSWORTH ME 046050000						
805624	COASTAL SAVINGS BANK	1.9%	1	52	2.2%	2	89
	2 CITY CENTER, P.O. BOX 8550						
	PORTLAND ME 041048550						
830832	KEY BANK OF MAINE	1.9%	13	655	.0%	0	119
00000	PO BOX 429					_	
	AUGUSTA ME 043320000						
827171	ANDROSCOGGIN SAVINGS BANK	1.8%	1	53	2.0%	1	48
02/1/1	30 LISBON STREET	1.00	•	33	2.00	•	40
	LEWISTON ME 042400000						
024220		1 -	31	1 030	. 0%	0	21
824230	KEY BANK OF MAINE	1.5%	31	1,938	.05	J	21
	PO BOX 429						
	AUGUSTA ME 043320000				1 00		0.7
805798	MAINE FAMILY CREDIT UNION	1.1%	1	89	1.2%	1	81
	555 SABATTUS ST. ATTN: S. PLOURDE						
	LEWISTON ME 042400000					_	
805806	ST FRANCIS DE SALES FEDERAL CREDIT	.0%	0	38	.0%	0	34
	50 ELM STREET						
	WATERVILLE ME 049010000						
819191	RAINBOW FEDERAL CREDIT UNION	.0%	0	76	.0%	0	73
	C/O FISC 152 LISBON ST POB 741						
	LEWISTON ME 042430741						
827597	COMMUNITY CREDIT UNION	.0%	0	42	.0%	0	39
	144 PINE STREET						
	LEWISTON ME 042400000						
830502	INFINITY FEDERAL CREDIT UNION	.0%	0	58	.0%	0	54
	PO BOX 9742						



PORTLAND ME 041045060

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FY 1995 FY 1995 Cohort Default Rate for Originating Lenders/Holders REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

		/ORIGINATING LENDERS\			/CURRENT HOLDERS		
		Default #	of Borrowers	# of Borrowers	Default #	of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment

		/	ORIGINATING LE	NDERS\	/	CURRENT HOLD	ERS\
		Default	# of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
******	********	******	******	******	******	******	*****
MICHIG	AN						
830489	COMERICA BANK, EDUCATION LENDING P.O. BOX 75000 DETROIT MI 482756230	24.5%	230	936	. 0%	0	12
825585	MICHIGAN HIGHER EDUCATION STUD LOAN PO BOX 30051 LANSING MI 489097551	24.0%	1,432	5,945	15.9%	2,265	14,210
813162	NORTH CENTRAL AREA CREDIT UNION 129 LAKE AVE PO BOX 727 ROSCOMMON MI 486530000	21.0%	21	100	.0%	0	3
824289	MICHIGAN NATIONAL BANK LOAN ACCT. M/C 27-21, PO BOX 9198 FARMINGTON MI 483340000	19.5%	1,098	5,603	28.5%	558	1,954
806063	NATIONAL BANK OF HASTINGS 241 W STATE ST HASTINGS MI 490580000	16.8%	69	410	26.4%	14	53
832002	YPSILANTI AREA FEDERAL CREDIT UNION 611 W CROSS STREET YPSILANTI MI 481970000	16.6%	5	30	.0%	0	6
803634	NBD BANK, ONE EAST FIRST ST, STD LENDING SERV FLINT MI 485021937	15.4%	2,343	15,214	16.6%	2,108	12,646
805974	NBD BANK, NA NUMBER ONE EAST FIRST STREET FLINT MI 485021937	14.3%	801	5,587	16.9%	796	4,698
822660	COMERICA BANK P O BOX 75000 DETRIOT MI 482756230	14.1%	876	6,188	14.8%	736	4,949
823439	SECOND NATIONAL BANK OF SAGINAW MIC 101 N WASHINGTON, ILD DEPT/SHEILA SAGINAW MI 486070000	14.1%	42	296	. 0%	0	2
805997	ISABELLA BANK AND TRUST 200 EAST BROADWAY MT PLEASANT MI 488580000	13.7%	78	566	2.9%	1	34
805987	COMERICA BANK 3701 HAMLIN ROAD AUBURN HILLS MI 483266230	13.6%	69	507	15.7%	54	343
805929	MFC FIRST NATIONAL BANK PO BOX 786 ESCANABA MI 498290000	13.0%	6	46			
822471	AMERIBANK FEDERAL SAVINGS BANK 880 FIRST STREET MUSKEGON MI 494401125	12.7%	11	86	.0%	0	
806120	SAULT BANK 511 ASHMUN STREET SAULT STE. MARIE MI 497830000	12.5%	5		. 0%	0	3
831816	COMMUNITY FIRST BANK 112 EAST ALGAN LANSING MI 489330000	12.4%	30	241	13.3%	2	15



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For Lenders/Holders with 30 or More Borrowers in Repayment

/-----ORIGINATING LENDERS-----\ /-----CURRENT HOLDERS-----\

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Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment TD Name Rate In Default In Repayment ******* ******* 831850 MUTUAL SAVINGS BANK FSB 12.3% 39 316 17.3% 23 623 WASHINGTON AVENUE BAY CITY MI 487080000 822034 FIRST NATIONAL BANK OF NEGAUNEE 12.2% 8.3% PO BOX 668, 350 IRON STREET NEGAUNEE MI 498660000 CITIZENS BANK 805865 12.0% 118 982 .0% 0 17 ONE CITIZENS BANK CENTER FLINT MI 485020000 FIRST MICHIGAN BANK 805911 11.7% 157 1,335 .0% 0 86 115 CLOVER AVENUE HOLLAND MI 494230000 828391 FIRST NATIONAL BANK OF GAYLORD 11.7% 34 .0% PO BOX 310 GAYLORD MI 497350310 806068 CITIZENS BANK 10.9% .0% 31 282 0 53 3075 WASHTENAW YPSILANTI MI 481970000 823184 REPUBLIC BANK 83 10.8% 4.6% 64 PO BOX 79 JACKSON MI 492040079 827537 T & C FEDERAL CREDIT UNION 10.8% 11 :.01 7.1% 14 939 SOUTH WOODWARD PONTIAC MI 483436034 MIDLAND AREA C U 828686 10.8% 4 37 11.1% 36 784 POSEYVILLE RD MIDLAND MI 486408976 805943 FIRST OF AMERICA BANK-KALAMAZOO 10.7% 325 3.037 .3% 1 311 400 W. CROSSTOWN PARKWAY KALAMAZOO MI 490010000 805821 FIRST OF AMERICA-CENTRAL 10.6% 58 543 .0% 51 432 WEST CROSSTOWN PARKWAY KALAMAZOO MI 490010000 THE FIRST NATIONAL BANK OF IRON MOU 10.6% 805923 47 10.6% 47 PO BOX 370 IRON MOUNTAIN MI 498010000 805887 COMMERCIAL NATIONAL BANK 10.2% 88 . 0% 1 104 N. MILL STREET ST. LOUIS MI 488800000 822114 UNITED SAGINAW CREDIT UNION 10.0% 3 30 .0% 5658 DIXIE HWY PO BOX 618 BRIDGEPORT MI 487220618 823511 SIGNATURE BANK 10.0% 11 109 .0% n 12 ONE EAST HURON AVE BAD AXE MI 484130000 817408 JOINT MILITARY & VETERAN'S CREDIT U 9.6% 31 .0% 0 3 PO BOX 2800



MT. CLEMENS MI 480462800

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FY 1995 Cohort Default Rate for Originating Lenders/Holders

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For Lenders/Holders with 30 or More Borrowers in Repayment

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/------ORIGINATING LENDERS-----\ /-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment TD Name Rate In Default In Repayment 805818 ADRIAN STATE BANK 9.0% 6 .0% 66 0 1 202 W MAUMEE ST ADRIAN MI 492210000 828793 METRO NORTH FEDERAL CREDIT UNION 9.0% 44 9.0% 15156 N HOLLY ROAD HOLLY MI 484420000 FIRST OF AMERICA BK-MID MICHIGAN NA 8.9% 805958 61 684 .0% 46 108 E MICHIGAN AVE KALAMAZOO MI 490010000 806089 PENINSULA BANK 8.5% 35 12.5% 24 100 S MAIN STREET BOX 448 ISHPEMING MI 498490000 803264 OLD KENT FINANCIAL CORP 8.4% 3.2% 187 11850 EAST PARIS GRAND RAPIDS MI 495050000 803258 FIRST NATIONAL BANK OF CHICAGO 8.3% 103 1,235 8 7% 107 1,226 ONE EAST FIRST ST. FLINT MI 485020000 806137 STATE BANK OF STANDISH 8.3% 60 0 6 .0% 120 FOREST ST STANDISH MI 486580000 830513 DETROIT EDISON CREDIT UNION 8.3% 48 8.6% 660 PLAZA DR SUITE 2155 DETROIT MI 482261207 805900 NORTHERN MICHIGAN SAVINGS BANK 8.1% 37 20.0% 15 1502 W. WASHINGTON ST MARQUETTE MI 498553195 805867 BANK ONE, STURGIS 8.0% 62 .0% 8 PO BOX 310 STURGIS MI 490910000 829340 MEMBERS CREDIT UNION 8.0% 75 10.3% 1234 HASTINGS P O BOX 795 TRAVERSE CITY MI 496850795 805996 TONTA COUNTY NATIONAL BANK 7.9% 63 .0% 0 5 302 W MAIN STREET IONIA MI 488461618 806078 OLD KENT FINANCIAL CORP 7.9% 383 4,798 7.7% 5,190 400 1850 EAST PARIS GRAND RAPIDS MI 495050000 805930 FIRST NATIONAL BANK AT MANISTIQUE 7.8% 51 2 .0% P O BOX 369 130 S. CEDAR MANISTIOUE MI 498540000 NBD BANK, FT. WAYNE 819922 7.6% 87 1,141 .0% 0 67 ONE EAST FIRST STREET FLINT MI 485020000 822302 UNION BANK 7.6% 39 .0% 4 BOX 488 LAKE ODESSA MI 488490000



FY 1995 . FY 1995 Cohort Default Rate for Originating Lenders/Holders REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

REPORT DA	ATE - 10/22/97 For Len			ore Borrowers in			
		/0	RIGINATING LE	NDERS\	/	CURRENT HOLI	DERS\
		Default #	of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	*****	******	******	******	*******	******	******
817410	STATE EMPLOYEES CREDIT UNION	7.4%	19	255	.0%	0	37
	501 S CAPITOL						
	LANSING MI 489330000						
821631	D & N BANK, FSB	7.4%	37	500	.0%	0	41
	400 QUINCY STREET						
	HANCOCK MI 499300000						
805829	FIRST OF AMERICA BANK ANN ARBOR	7.3%	193	2,621	. 0%	0	244
	432 WEST CROSSTOWN PARKWAY						
	KALAMAZOO MI 490010000						
805849	CENTURY BANK AND TRUST	7.3%	5	68	.0%	0	4
	PO BOX 399						
	COLDWATER MI 490360000						
802933	FIRST NATIONAL BANK OF CHICAGO	7.2%	368	5,080	.4%	11	2,500
	ONE EAST FIRST ST, 10TH FLOOR						
	FLINT MI 485020000						
803421	NBD BANK, JEFFERSONVILLE	7.2%	17	235	.0%	. 0	11
000122	#1 EAST FIRST STREET						
	FLINT MI 485020000						
806159	FIRST OF AMERICA-SOUTHEAST MI NA	7.1%	106	1,485	. 0%	0	90
800133	432 W. CROSSTOWN PKWY/S.TUFTS	,,,,,		_,			
	KALAMAZOO MI 490010000						
826782	FLAGSTAR BANK, FSB	7.1%	18	253	20.0%	3	15
820/82	•	7.19	10	255	20.00	*	
	301 W. MICHIGAN AVE						
012121	JACKSON MI 492010000	6.8%	4	58	7.1%	1	14
813131	OMNI FAMILY CREDIT UNION	0.0%	•	50	7.10	-	
	P O BOX 1537						
	BATTLE CREEK MI 490161537	6.8%	3	44	. 0%	1	1
820646	FIRST FEDERAL OF MICHIGAN	0.01	,	**	.00	•	•
	1001 WOODWARD AVENUE						
	DETROIT MI 482260000		2	46	.0%	0	4
818473	FIRST OF AMERICA BANK-FLORIDA, FSB	6.5%	3	40	.04	U	4
	432 WEST CROSSTOWN PARKWAY						
	KALAMAZOO MI 490010000				2 74	,	3.6
829144	CO-OP SERVICES CREDIT UNION	6.4%	4	62	2.7%	1	36
	P O BOX 51700						
	LIVONIA MI 481515700						_
805862	CHEMICAL BANK MICHIGAN	6.3%	4	63	.0%	0	7
	PO BOX 710						
	CLARE MI 486170000					_	
805896	CITIZENS BANK	6.3%	56	882	.0%	0	174
	328 S. SAGINAW STREET						
	FLINT MI 485022401						
805907	FARMERS STATE BANK OF BRECKENRIDGE	6.3%	3	47	11.1%	1	9
	316 E SAGINAW ST PO BOX 186						
	BRECKENRIDGE MI 486150000						
827952	EXCHANGE STATE BANK	6.2%	2	32	.0%	0	12
	PO BOX 68						
	CARSONVILLE MI 484190068						



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For Lenders/Holders with 30 or More Borrowers in Repayment

ror Lenders/Holders with 30 or More Borrowers in Repayment /ORIGINATING LENDERS\ /CURRENT HOLDERS							FP9\
	•		# of Borrowers			# of Borrowers	
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	**********			******			
817420	MICHIGAN FINANCIAL CORPORATION 101 W WASHINGTON ST	5.9%	19	319	6.5%	32	485
805859	MARQUETTE MI 498550000 CHEMICAL BANK & TRUST COMPANY 333 E MAIN ST	5.8%	6	102	.0%	0	8
826961	MIDLAND MI 486400000 SOCIETY BANK, MICHIGAN	5.8%	3	51	.0%	0	2
	PO BOX 8612 ANN ARBOR MI 481040000						
805917	FIRST NATIONAL BANK OF THREE RIVERS 88 N MAIN THREE RIVERS MI 490931532	5.7%	2	35	. 0%	0	1
829207	NBD BANK, NA ONE EAST FIRST STREET STU LND 10FL	5.7%	125	2,190	3.9%	81	2,060
813144	FLINT MI 485021937 GREAT LAKES 1ST FEDERAL CREDIT UNIO 2110 THIRD AVE NO	5.5%	2	36	.0%	0	4
813166	ESCANABA MI 498290000 SOO CO-OP C.U. PO BOX 1980	5.4%	5	91			
828064	SAULT STE. MARIE MI 497830000 BELL COM CREDIT UNION 630 32ND ST, S.E.	5.4%	4	73	.0%	0	6
830111	GRAND RAPIDS MI 495480000 WARREN SCHOOLS CREDIT UNION 7277 BERNICE	5.3%	3	56	. 0%	0	5
828744	CENTER LINE MI 480151298 FRANKENMUTH CREDIT UNION 485 N. MAIN	5.2%	2	38	.0%	0	6
826268	FRANKENMUTH MI 487340000 THE STATE BANK ONE FENTON SQUARE	5.1%	5	97	. 0%	0	53
828158	FENTON MI 484300725 BYRON CENTER STATE BANK 2445 84TH ST SW	5.1%	3	58	.0%	0	7
829243	BYRON CENTER MI 493150000 CAPITAL AREA SCHOOL EMPLOYEES C.U. PO BOX 22158	5.1%	6	116	6.0%	6	99
822384	LANSING MI 489092158 NORTH BANK 114 N WASHINGTON ATTN: LESLY	5.0%	4	80	. 0%	0	11
828067	HALE MI 487390000 PINNACLE BANK 830 PLEASANT STREET	5.0%	4	79	.0∜	0	4
805845	SAINT JOSEPH MI 490850000 CHEMICAL BANK- BAY AREA 213 CENTER AVE. BAY CITY MI 487080000	4.9%	5	102	.0%	0	5



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For Lenders/Holders with 30 or More Borrowers in Repayment REPORT DATE - 10/22/97

KEFORT D	101 101 101	/	ORIGINATING LE	NDERS\	/	CURRENT HOLD	ERS\
				# of Borrowers			
ID	Name	Rate		In Repayment		In Default	In Repayment
******	*****	*****				******	******
826211	EMPIRE NATIONAL BANK	4.9%	4	81	. 0%	0	1
	PO BOX 1220						
	TRAVERSE CITY MI 496841220						
822383	SHELBY STATE BANK	4.8%	2	41	4.8%	2	41
	242 N MICHIGAN AVENUE						
	SHELBY MI 494550000						
825181	SCHOOL EMPLOYEES CREDIT UNION	4.8%	2	41	. 0%	0	1
	404 S EUCLID AVE.						
	BAY CITY MI 487063206						
813143	DELTA COUNTY CREDIT UNION	4.7%	2	42	.0%	0	14
	PO BOX 756						
	ESCANABA MI 498290756						
805983	INDEPENDENT BANK - WEST MICHIGAN	4.6%	7	152	. 0%	0	19
	PO BOX 491 ATTN: DARCY BENJAMIN						
	IONIA MI 488460000						
826550	FIRST FEDERAL SAVINGS BANK & TRUST	4.6%	3	64	.0%	0	3
	69 NORTH SAGINAW						
	PONTIAC MI 480580000						
805899	EATON FEDERAL SAVINGS BANK	4.5%	2	44	4.7%	2	42
	236 S COCHRAN P O BOX 219						
	CHARLOTTE MI 488130000						
828242	OTTAWA SAVINGS BANK, FSB	4.5%	9	197	4.3%	1	23
	245 CENTRAL AVENUE						
	HOLLAND MI 494233298						
806108	THUMB NATIONAL BANK & TRUST COMPANY	4.4%	2	45	.0%	0	7
	7254 MICHIGAN AVE						
	PIGEON MI 487550000						
829868	WEST SIDE AUTO EMPLOYEES FEDERAL CR	4.4%	3	68	. 0%	0	4
	PO BOX 7006, G-3381 VAN SLYKE RD						
	FLINT MI 485073263					_	_
805857	CB NORTH	4.2%	2	47	. 0%	0	5
	201 STATE STREET						
	CHARLEVOIX MI 497200000	_	_			_	•
805980	HASTINGS CITY BANK	4.0%	3	74	12.5%	1	8
	150 W COURT ST						
	HASTINGS MI 490581823						
813153	IRON MOUNTAIN KINGSFORD COMMUNITY F	4.0%	2	50			
	PO BOX 2247, ATTN MARILU FLORIANO						
	KINGSFORD MI 498022247			36	4 09	2	74
818223	COMMUNITY STATE BANK	4.0%	3	75	4.0%	3	/4
	207 S SAGINAW						
	ST. CHARLES MI 486550000	4 09	2	75	. 0%	0	6
823268	BELL FEDERAL BANK	4.0%	3	75	. 0 %	U	U
	2600 W BIG BEAVER						
022561	TROY MI 480840000	4.0%	61	1,491	3.6%	46	1,253
823561	MICHIGAN STATE UNIV FEDERAL CR UN 600 E CRESCENT DRIVE	4.00	01	1,171	3.00		-,255
	E LANSING MI 488261208						
	D DATESTING FIT 400201200						



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For Lenders/Holders with 30 or More Borrowers in Repayment /-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name Rate In Default In Repayment In Default In Repayment Rate 806144 WEST SHORE BANK 3.9% 2 51 .0% Ω 9 PO BOX 278 SCOTTVILLE MI 494540278 805835 BANK OF ALMA 3.8% 103 .0% 0 17 311 WOODWORTH ALMA MI 488011029 HILLSDALE COUNTY NATIONAL BANK 3.8% 3 77 3.8% 3 77 HILLSDALE MI 492420283 822949 BANK OF LENAWEE 3.6% 82 13.0% 23 PO BOX 486 ADRIAN MI 492210000 822388 STANDARD FEDERAL BANK (MI) 3.5% .0% 19 2600 WEST BIG BEAVER TROY MI 480840000 827202 E&A CREDIT UNION 3.5% 3 85 4.9% 61 716 17TH STREET PORT HURON MI 480600000 805866 CITIZENS NATIONAL BANK OF CHEBOYGAN 3.3% 60 . 0% Ω 3 303 N MAIN ST CHEBOYGAN MI 497210000 813183 BANK OF LAKEVIEW 3.3% 30 .0% 1 P.O. BOX 409 LAKEVIEW MI 488500409 822303 FIRST SAVINGS BANK 3.2% 1 31 .0% 123 PORTAGE AVENUE, P O BOX 10 THREE RIVERS MI 490930000 LANSING AUTOMAKERS FED CREDIT UNION 3.2% 823895 31 3.2% 1 31 4125 W SAINT JOE HIGHWAY BOX 26188 LANSING MI 489090000 827231 UNITED BAY CITY CREDIT UNION 3.2% 0 10 1309 N. LINCOLN BAY CITY MI 487080000 829743 OAKLAND COUNTY EMPLOYEES CREDIT UN 3.2% 1 31 3.2% 31 1220 W COUNTY CENTER DRIVE WATERFORD MI 483280000 803533 NBD ELKHART 3.1% 5 160 .0% ٥ 4 ONE EAST FIRST STREET FLINT MI 485020000 817422 DART NATIONAL BANK 3.1% .0% 0 6 368 S PARK STREET P.O. BOX 40 MASON MI 488540040 819365 KEY STATE BANK 3.0% 33 .0% 1 PO BOX 103 OWOSSO MI 488673198



813125

ALPENA ALCONA AREA CREDIT UNION

1100 S BAGLEY ST ALPENA MI 497070000 67

25.0%

1

4

2.9%

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				# of Borrowers				
ID	Name	Rate		In Repayment	Rate	In Default	In Repayment	
	********	*****	******	******	*****	*****	*****	
823676	EDUCATOR'S & EMPLOYEES CREDIT UNION	2.9%	1	34	.0%	0	21	
	1425 PARNALL RD, PO BOX 4100							
	JACKSON MI 492010000							
826918	TBA CREDIT UNION	2.9%	1	34	. 0%	0	2	
	924 E 8TH ST							
	TRAVERSE CITY MI 496851003							
820647	FIRST NATIONAL BANK AND TRUST OF ME	2.8%	1	35				
	962 FIRST STREET							
	MENOMINEE MI 498580000							
805873	CITY BANK & TRUST COMPANY NATIONAL	2.7%	2	74	. 0%	0	3	
	ONE JACKSON SQUARE							
	JACKSON MI 492011439					_		
817417	KELLOGG FEDERAL CREDIT UNION	2.7%	1	37	.0%	0	4	
	P O BOX 140 235 PORTER STREET							
	BATTLE CREEK MI 490160000					-	22	
825403	ALLIANCE CREDIT UNION	2.7%	1	36	3.0%	1	33	
	1425 MICHIGAN NE							
	GRAND RAPIDS MI 495030000				0.68		149	
813145	CREDIT UNION ONE	2.6%	4	153	2.6%	4	143	
	450 E NINE MILE RD							
	FERNDALE MI 482200000	0.54	1	39	7.8%	5	64	
803000	FIRST NATIONAL BANK OF CHICAGO	2.5%	1	39	7.0%	3	04	
	CORP STDNT LENDING #1 E. 1ST ST.							
	FLINT MI 485020000	2 5 6	4	. 155	.0%	0	55	
803602	NBD BANK, MERRILLVILLE	2.5%	*	133	.04	Ū		
	#1 EAST FIRST STREET							
832001	FLINT MI 485020000 COMMUNITY FEDERAL CREDIT UNION	2.5%	1	40	.0%	0	2	
832001	500 S HARVEY	2.50	-					
	PLYMOUTH MI 481700000							
832275	UNIVERSITY OF MICHIGAN CREDIT UNION	2.5%	2	77	2.6%	2	76	
032273	PO BOX 7850							
	ANN ARBOR MI 481070000							
826947	FIRST OF AMERICA BANK-MICHIGAN N.A.	2.4%	1	41	. 0%	0	246	
	108 E MICHIGAN AVE/ATTN STU LOANS							
	KALAMAZOO MI 490070000							
829817	FLINT AREA SCHOOL EMPL CREDIT UNION	2.4%	3	124	2.4%	3	123	
	1005 WEST 3RD AVENUE							
	FLINT MI 485040000							
806002	LAPEER COUNTY BANK AND TRUST	2.3%	2	84	2.5%	2	77	
	83 W NEPESSING							
	LAPEER MI 484460250							
813169	TEAM ONE CREDIT UNION	2.3%	2	85	.0%	0	17	
	520 HAYDEN PO BOX 1260							
	SAGINAW MI 486060000							
805880	CITY BANK & TRUST	2.2%	2	87	.0%	0	6	
	200 W CLINTON							
	ST JOHNS MI 488790000							



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/------ORIGINATING LENDERS------\ /-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment Name ********* 92 .0% ٥ 11 UNITED BANK & TRUST 1.0% 806157 205 EAST CHICAGO BLVD TECUMSEH MI 492860000 197 1.0% 198 DEARBORN FEDERAL CREDIT UNION 1.0% 2 829589 400 TOWN CENTER DRIVE DEARBORN MI 481260000 .0% 0 15 126 .7% 805995 SHORE LINE BANK 823 RIVERVIEW DRIVE BENTON HARBOR MI 490220000 104 126 .98 MONROE BANK & TRUST .78 829191 PO BOX 740 MONROE MI 481610740 10 .0% NBD CADILLAC BANK .0% 0 805850 103 N MITCHELL STREET CADILLAC MI 496010000 .0% 0 6 .0% 806031 CHEMICAL BANK MONTCALM 110 E MAIN PO BOX 277 STANTON MI 488880000 2 .0% .0% 0 SOUTHERN MICHIGAN BANK & TRUST 806126 51 W PEARL ST COLDWATER MI 490360000 6 .0% .0% 0 34 806128 SPARTA STATE BANK 109 E DIVISION SPARTA MI 493450000 .0% 0 52 . 0% 813133 COPOCO CREDIT UNION 4265 E WILDER PO BOX 1520 BAY CITY MI 487060520 0 66 MACOMB SCH & GOVERNMENT CREDIT UNIO .0% 0 66 .0% 813148 40400 GARFIELD ROAD MT. CLEMENS MI 480380000 8 31 .0% VALLEY RIDGE BANK .0% Ω 813182 6 MAIN ST PO BOX 248 KENT CITY MI 493300248 .0% 0 1 815568 BANK ONE, FENTON, NA .0% 226 W CAROLINE ST FENTON MI 484300000 12 39 .0% 0 HERITAGE FEDERAL SAVINGS BANK 817418 5145 GRATIOT SAGINAW MI 486030000 131 .0% EDUCATIONAL COMMUNITY CREDIT UNION .0% ٥ 131 821493 1551 S 9TH ST KALAMAZOO MI 490090000 52 MICHIGAN RURAL REHABILITATION CORPO .0% 67 .0% 0 822648 1152 W MICHIGAN AVE PO BOX 188 MARSHALL MI 490680000 .0% ٥ 32 . 0% 823997 BLISSFIELD STATE BANK PO BOX 40 BLISSFIELD MI 492280000



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		/0	RIGINATING LE	IDERS\	/	CURRENT HOLD	ERS\				
				# of Borrowers							
ID	Name	Rate		In Repayment	Rate	In Default	In Repayment				

824387	NBD BANK, N.A.	- 0%	0	41	. 0%	0	7				
	ONE EAST FIRST STREET										
	FLINT MI 485021937										
824919	CATHOLIC FEDERAL CREDIT UNION	.0%	0	105	. 0%	0	100				
	P O BOX 6338										
	SAGINAW MI 486086338										
826110	STURGIS FEDERAL SAVINGS BANK	0%	0	42							
	P O BOX 600, ATTN V.WATSON										
	STURGIS MI 490910000										
826625	NORTHLAND AREA FEDERAL CREDIT UNION	.0%	0	67	.0%	0	67				
	P O BOX 519			•	.00	U	67				
	OSCODA MI 487500000										
828062	DOW CHEMICAL EMPLOYEES' CREDIT UNIO	. 0%	0	149	. 0%	0	140				
	600 E LYON		•	117	.0%	U	148				
	MIDLAND MI 486400000										
828388	MIDLAND SCHOOL EMPL CREDIT UNION	. 0%	0	31	. 0%	0					
	617 BAYLISS		v	31	. 0%	U	31				
	MIDLAND MI 486400000										
828634	DORT FEDERAL CREDIT UNION	. 0%	0	72	. 0%	•	-1				
	2845 DAVISON ROAD P O BOX 1635		Ü	, 2	. 0%	0	71				
	FLINT MI 485011635										
828639	WEXFORD COMMUNITY CREDIT UNION	.0%	0	37	. 0%	•					
	PO BOX 610		Ü	31	. 016	0	36				
	CADILLAC MI 496010000										
828871	SHIAWASSEE COUNTY TEACHERS CREDIT U	.0%	0	46	0.9-	•					
	2101 CORUNNA AVE	.00	· ·	40	.0%	0	45				
	CORUNNA MI 488170000										
830227	USA FEDERAL CREDIT UNION	. 0%	0	47		_					
	PO BOX 7092	.04	U	47	.0%	0	30				
	TROY MI 480077092										
830294	FIRST COMMUNITY FEDERAL CREDIT UNIO	. 0%	•								
030271	310 SO RIVERVIEW DRIVE	. 0 %	0	60	.0%	0	14				
	PARCHMENT MI 490040000										
830372	DETROIT FEDERAL EMPLOYES C U	0.8-	_								
5505,2	P O BOX 984 17726 W 8 MILE RD	. 0%	0	39	.0%	0	39				
	SOUTHFIELD MI 480370000										
	2001W 1590 MI 4803/0000										



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/------CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Default In Repayment In Repayment Rate Name TD ****************************** --MINNESOTA--2 14 79 .0% 17.7% 819602 LACRESCENT STATE BANK 316 MAIN LACRESCENT MN 559470000 37.5% 3 Я 34 17.6% FIRST NATIONAL BANK- WALKER 814502 BOX 520 WALKER MN 564840000 35 HOME OWNERS SAVINGS BANK, FSB 17 1% 828370 225 WEST CAVOUR FERGUS FALLS MN 565370000 24 11 45.8% 17 100 FIRST NATIONAL BANK OF BEMIDJI 17.0% 806311 PO BOX 670 BEMIDJI MN 566010000 30 16.6% 5 FIRST NATIONAL BANK 806350 226 W NASSAU BOX 480 ST PETER MN 560820000 58 15 SECURITY STATE BANK OF HIBBING MINN 15.7% 95 25.8% 806591 701 E HOWARD ST HIBBING MN 557460000 37 178 20.7% 1.406 FIRST BANK N.A. 15.6% 220 831555 141 EAST FOURTH ST, PO BOX 64778 ST PAUL MN 551010000 2 17 109 .0% n 15 5% FIRST SECURITY STATE BANK 832093 PO BOX 646 DETROIT LAKES MN 565020000 1 .0% 87 591 ZAPP NATIONAL BANK 14.7% 806609 27 33RD AVENUE NORTH ST. CLOUD MN 563030000 2.5% 39 1,917 283 MARQUETTE BANK, N.A. 14.7% 812555 8790 207TH ST. WEST, ATTN L. MEYER LAKEVILLE MN 550440000 236 1,860 4.2% 10 267 14.3% 829771 TCF BANK ILLINOIS FSB 801 MARQUETTE AVE MINNEAPOLIS MN 554023475 28 .0% 180 1.344 FIRST AMERICAN BANK, N. A. 13.3% 806361 201 NORTH BROADWAY CROOKSTON MN 567161706 n 3 47 .0% 806573 AMERICAN NATIONAL BANK AND TRUST CO 12.7% 101 EAST FIFTH ST ST PAUL MN 551011860 2 0 192 .0% THE FIRST NATIONAL BANK AND TRUST 806325 11.9% PO BOX 190 PIPESTONE MN 561640190 24 .0% MSU STU ASSC %ST PAUL POSTAL EMP CU 11.9% 18 151 831916 2401 NORTH MCKNIGHT RD NORTH ST PAUL MN 551090000



832201

ST CLOUD T&L CREDIT UNION

1532 ST GERMAIN ST CLOUD MN 563010000 11.7%

11.7%

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		Default	# of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers	
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment	
*****	*********	******	******	******	******	******	******	
002002								
823823	ANNANDALE STATE BANK	11.4%	4	35				
	P O BOX 310 33 WEST CHESTNUT ST							
831908	ANNANDALE MN 553020000							
031900	CITY AND COUNTY EMPLOYEE CREDIT UNI 144 E 11TH ST	11.1%	8	72	12.5%	8	64	
	ST PAUL MN 551010000							
821654	FIRST BANK, NA, MILWAUKEE	10.0%	5-0					
	141 EAST FOURTH ST PO BOX 64778	10.9%	579	5,276	10.8%	139	1,280	
	ST PAUL MN 551010000							
806279	FARMERS STATE BANK OF NEW LONDON	10.6%	5	4.7				
	1690 S 1ST ST PO BOX 1740	10.00	5	47				
	WILLMAR MN 562011740							
806268	EASTWOOD BANK	10.5%	4	38				
	5125 HIGHWAY 52 NORTH		-	30				
	ROCHESTER MN 559010000							
829551	TWIN CITY CO-OP CREDIT UNION	10.4%	26	248	10.6%	26	245	
	2680 ARTHUR STREET						243	
	ROSEVILLE MN 551131339							
818734	CLOQUET CO-OP CREDIT UNION	9.8%	22	223	60.0%	6	10	
	101 14TH STREET							
	CLOQUET MN 557200000							
806417	MERCHANTS NATIONAL BANK OF WINONA	9.7%	19	195	13.3%	2	15	
	PO BOX 248							
822908	WINONA MN 559870000							
622306	U.S. BANK 141 EAST 4TH ST., SUITE 250	9.6%	305	3,165	6.2%	6	96	
	ST. PAUL MN 551010000							
801891	CNB C/O FIRST BANK	9.5%						
	141 E 4TH ST	9.5%	392	4,115	31.4%	72	229	
	ST PAUL MN 551010000							
821728	TCF NATIONAL BANK MINNESOTA	9.5%	1,064	11 160				
	801 MARQUETTE AVE ATTN STUD LOANS		1,004	11,160	1.1%	15	1,308	
	MINNEAPOLIS MN 554023475							
817432	SIGNAL BANK INC	9.1%	8	87	.0%	0	-	
	100 SIGNAL HILLS			-	.00	U	5	
	W. ST PAUL MN 551180000							
832281	REPUBLIC BANK, INC	9.0%	8	88	.0%	0	3	
	100 ALWORTH BLDG 306 WEST SUPERIOR						J	
	DULUTH MN 558021803							
811026	U.S. BANK	8.9%	30	336	. 0%	0	10	
	141 EAST 4TH ST., SUITE 250							
006200	ST. PAUL MN 551010000							
806208	CITIZENS NATIONAL BANK OF PARK RAPI	8.7%	5	57	7.1%	4	56	
	PARK PARTIES NOT ECATRODOS							
831580	PARK RAPIDS MN 564700000 UNIVERSITY OF MN FEDERAL CREDIT UNI	0.66						
	300 WASHINGTON AVE SE ROOM 149	8.6%	5	58	33.3%	2	6	
	MINNEAPOLIS MN 554550000							



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						CURRENT HOLD	
		Default	# of Borrowers			# of Borrowers	
ID	Name	Rate	In Default	In Repayment	Rate		In Repayment
*****	*********	******	******	*****	****	*****	*****
							_
817536	HOME FEDERAL SAVINGS BANK	8.4%	5	59	. 0%	0	5
	101 NORTH BROADWAY						
	SPRING VALLEY MN 559750000						_
829500	METROPOLITAN FEDERAL	8.4%	39	460	.0%	0	6
	425 ROBERTS ST NORTH						
	ST. PAUL MN 551010000						
813617	GRAND RAPIDS STATE BANK	8.1%	4	49	8.3%	4	48
	523 1ST AVENUE NW						
	GRAND RAPIDS MN 557440000						
806344	COMMUNITY FIRST NAT BK/FERGUS FALLS	8.0%	4	50			
	P O BOX 976, 1422 CENTRAL AVE S						
	ELBOW LAKE MN 565310000						
831259	FIRST BANK MONTANA, N.A./STUDENT LN	8.0%	45	558	.0%	0	11
	141 E 4TH ST PO BOX 64778						
	ST. PAUL MN 551010000						
830251	FIRST BK MONTANA STD OP (SPEN 0203)	7.7%	159	2,039	8.4%	146	1,721
	141 E. FOURTH ST. PO BOX 64778						
	ST PAUL MN 551010000						_
810388	1ST BANK OF SOUTH DAKOTA/STUDENT LN	7.2%	241	3,304	.0%	0	47
	141 E 4TH ST PO BOX 64778						
	ST. PAUL MN 551010000						_
822135	TCF NATIONAL BANK WISCONSIN	6.9%	65	937	.0%	0	8
	801 MARQUETTE AVENUE						
	MINNEAPOLIS MN 554023475						
827449	MOOSE LAKE FEDERAL CREDIT UNION	6.8%	5	73			
	301 ELM AVENUE						
	MOOSE LAKE MN 557670000						
831203	TCF NATIONAL BANK MINNESOTA	6.7%	9	134	40.0%	16	40
	801 MARQUETTE AVENUE						
	MINNEAPOLIS MN 554023475						
810547	FIRST BANK OF SOUTH DAKOTA, NA	6.6%	20	302			
	141 E 4TH ST, PO BOX 64778						
	ST PAUL MN 551010000						
806295	AMERICAN HERITAGE NATIONAL BANK	6.5%	3	46	.0%	0	2
	24 2ND ST S						
	LONG PRAIRIE MN 563470000						_
828125	ST PAUL POSTAL EMPLOYEES CREDIT UN	6.5%	11	167	2.9%	2	67
	2401 MCKNIGHT ROAD						
	ST PAUL MN 551090000						_
802816	CITIZENS NAT'L BK % 1ST BK NAT'L	6.4%	5	78	.0%	0	1
	141 E 4TH ST, STUDENT LOAN OPERATION						
	ST. PAUL MN 551010000						
806200	BUFFALO NATIONAL BANK	6.4%	2	31	6.8%	2	29
	PO BOX 10						
	BUFFALO MN 553130000					_	_
806236	CENTRAL BANK	6.4%	2	31	.0%	0	3
	PO BOX 225						
	STILLWATER MN 550820000						



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For Lenders/Holders with 30 or More Borrowers in Repayment

/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name Rate In Default In Repayment Rate In Default In Repayment 806482 ROOT RIVER STATE BANK 6.4% 31 .0% PO BOX 517 CHATFIELD MN 559231399 806566 STEARNS COUNTY NATIONAL BANK OF ALB 6.4% PO BOX 250 ALBANY MN 563070250 806522 NORWEST OPERATIONS/FAIRBAULT 6.2% 36 575 .0% n 19 PO BOX 189 FAIRBAULT MN 550210000 831179 MARQUETTE BANK, N.A. 5.8% 68 PO BOX 458 LAKEVILLE MN 550440458 806171 FIRST NATIONAL BANK 5.6% 53 P O BOX 416 COLD SPRING MN 563200000 806439 COMMUNITY NATIONAL BANK 5.5% 36 14.2% 1 7 PO BOX 280 NORTHFIELD MN 550570000 830336 MINNESOTA VALLEY FEDERAL CREDIT UNI 5.4% 37 5.4% 2 37 P O BOX 4399 MANKATO MN 560020000 819793 WELLS FEDERAL SAVINGS AND LOAN ASSO 5.2% 38 53 1ST STR SOUTH WEST PO BOX 310 WELLS MN 560970000 825633 UNITED PRAIRIE BANK-SLAYTON 5.2% 3 P.O. BOX 264 SLAYTON MN 561720000 806265 ROUNDBANK 5.0% 3 60 .0% 2 PO BOX 509 WASECA MN 560930000 806424 MOORHEAD STATE BANK 4.9% 81 BOX 160 HOLIDAY MALL MOORHEAD MN 565600000 806334 FIRST NATIONAL BANK OF ELK RIVER 4.7% .0% n 2 729 MAIN STREET ELK RIVER MN 553300000 806400 GOODHUE COUNTY NATIONAL BANK OF RED 4.6% 86 .0% 0 6 228 BUSH STREET RED WING MN 550660000 806416 NORWEST BANK MINNESOTA MESABI, N.A. 153 .0% 2 401 CHESTNUT STREET VIRGINIA MN 557920000 819079 QUEEN CITY FEDERAL SAVINGS & LOAN A 4.4% 2 45 .0% 501 CHESTNUT ST VIRGINIA MN 557920000 802913 FIRST BANK DES PLAINES 4.2% 6 141 9 141 EAST 4TH ST. STUDENT LN OPS



ST. PAUL MN 551010000

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For Lenders/Holders with 30 or More Borrowers in Repayment REPORT DATE - 10/22/97 /------ORIGINATING LENDERS------\ /------CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers In Default In Repayment Rate In Default In Repayment Name 0 12 47 .0% 2 MN HIGHER EDUCATION COORD. BD. 4.2% 825033 550 CEDAR STREET, STE 400 CAPT. SQ. ST PAUL MN 551010000 157 .0% TEACHER FEDERAL CREDIT UNION 3.8% 824461 6500 OLSON MEMORAL HIGHWAY MINNEAPOLIS MN 554270000 48 451 10.4% 3.7% 17 BANK WESTERN % FIRST BANK 801890 141 E 4TH ST, STE 250, SPEN0203 ST PAUL MN 551010000 271 .0% 5 10 828697 NORWEST BANK MINNESOTA, NA 3.6% 111 WASHINGTON AVENUE MINNEAPOLIS MN 554790032 n 87 . 0% 3.4% PRINCETON STATE BANK 806475 202 SO LAGRANDE AVENUE PRINCETON MN 553710000 0 3 .0% 1 30 3.3% COMMUNITY BANK MINNESOTA 806458 110 WEST ROSE STREET PO BOX 567 OWATONNA MN 550600000 30 806565 STATE BANK OF WHEATON 3.3% 921 BROADWAY WHEATON MN 562960000 3.3% 2 60 AMERICAN BANK LAMBERTON 830950 120 SOUTH MAIN STREET LAMBERTON MN 561520000 1 32 32 3.1% AMERICAN BANK LAKE CITY 3.1% 806410 105 EAST LYON AVENUE LAKE CITY MN 550410000 88 3.0% 230 .0% n IBM MID AMERICA EMPLOYEES FEDERAL C 819542 4001 WEST RIVER PARKWAY ROCHESTER MN 559010000 3 2.9% 1 34 . 0% 806474 EAGLE BANK PO BOX 217 GLENWOOD MN 563340000 .0% 0 1 1 34 LIBERTY STATE BANK 2.9% 818169 PO BOX 64075 176 SNELLING AVE NORTH ST PAUL MN 551640000 36 NORWEST BANK MINNESOTA, N.A. 2.7% 806394 PO BOX 430 FOREST LAKE MN 550250000 FIRST AMERICAN BANK OF ALEXANDRIA 37 .0% 806425 701 ATLANTIC AVE MORRIS MN 562670000 0 5 38 .0% 1 806378 FIRST STATE BANK OF ST JOSEPH 2.6%



806513

25 COLLEGE AVE NO ST JOSEPH MN 563740000

2265 COMO AVENUE ST. PAUL MN 551080000

ST. ANTHONY PARK STATE BANK

2.6%

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FY 1995 Cohort Default Rate for Originating Lenders/Holders

REPORT DATE - 10/22/97 For Lenders/Holders wi

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11 1999 Condit Delaute Race Lot Offgt	macing renders/Horders
For Lenders/Holders with 30 or More Bo	Orrowers in Repayment
/ORIGINATING LENDERS	S\

		/	ORIGINATING LE	ENDERS\	/	CURRENT HOLD	ERS\
		Default #	of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default		Rate	In Default	
*****	**********	******	******	******	*****	******	*******
005000							
825038	LUTHERAN BROTHERHOOD	2.2%	6	268	4.1%	3	72
	625 4TH AVENUE SOUTH						
	MINNEAPOLIS MN 554150000						
806479	RICHFIELD BANK & TRUST CO	2.1%	1	46			
	6625 LYNDALE AVE SO						
	RICHFIELD MN 554230000						
806215	CITIZENS STATE BANK OF ROSEAU	2.0%	1	48	.0%	0	24
	118 MAIN AVENUE SOUTH						
	ROSEAU MN 567510000						
827990	FIRST FEDERAL SAVINGS BANK	2.0%	1	49	.0%	0	3
	532 ATLANTIC AVE, PO BOX 656						
	MORRIS MN 562670656						
806437	NORTHERN STATE BANK	1.7%	1	57	1.7%	1	58
	201 EAST THIRD STREET						
	THIEF RIVER FALLS MN 567010000						
814431	MINNWEST BANK MONTEVIDEO	1.7%	1	58	. 0%	0	9
	PO BOX 698						
	MONTEVIDEO MN 562650000						
806965	FIRST BANK MONTANA, NA % FIRST BANK	1.5%	3	194			
	141 E FOURTH ST., PO BOX 64778						
	ST PAUL MN 551010000						
806306	FIRST NATIONAL BANK	.0%	0	34			
	PO BOX 306						
	SAUK CENTRE MN 563780000						
806319	FIRST NATIONAL BANK IN MONTEVIDEO	.0%	0	72	. 0%	0	25
	101 S FIRST STREET						
	MONTEVIDEO MN 562650000						
806354	FIRST NATIONAL BANK	.0%	0	52	. 0%	0	32
	101 N STATE ST						
	WASECA MN 560930000						
806373	CENTER NATIONAL BANK	.0%	0	33	.0%	0	33
	BOX 882						
	LITCHFIELD MN 553550000						
816125	MINNESOTA VALLEY BANK	.0%	0	37	. 0%	0	1
	PO BOX 439						
000000	REDWOOD FALLS MN 562830000						
829223	US FEDERAL CREDIT UNION	.0%	0	123	. 0%	0	119
	2740 E. 82ND STREET						
021020	BLOOMINGTON MN 554251387						
831030	MELROSE CREDIT UNION	.0%	0	72			
	107 FIRST AVE NORTH						
021105	FREEPORTH MN 563310000						
831195	FIRST BANK NATIONAL ASSOC PO BOX 64778				52.4%	75	143
	ST PAUL MN 551640778						
833005	NORWEST BANK MN N.A. NEBHELP TRUST	0.9	_				
555005	SIXTH AND MARQUETTE	. 0%	. 0	14	12.3%	779	6,297
	MINNEAPOLIS MN 554790069						



PAGE 111 DRQRS.25 Office of Postsecondary Education FY 1995 Cohort Default Rate for Originating Lenders/Holders FY 1995 For Lenders/Holders with 30 or More Borrowers in Repayment REPORT DATE - 10/22/97 /------ORIGINATING LENDERS-----\ Rate In Default In Repayment Rate In Default -Default # of Borrowers # of Borrowers Name ************************** .3% 6 1,682 833310 NORWEST BANK MN NA/TR NEBHELP SIXTH AND MARQUETTE MINNEAPOLIS MN 554790069



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Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name In Default In Repayment Rate Rate In Default In Repayment --MISSOURI--828130 CENTRAL WEST END AFSB 21.1% 109 0% n 415 DE BALIVIERE AVE, STONT LN DEPT ST LOUIS MO 631120000 BOATMEN'S NATIONAL BANK OF BOONVILL 20.0% 35 BOONVILLE MO 652330000 COMMUNITY BANK OF PETTIS COUNTY 827003 19.6% 23 117 PO BOX 1027 SEDALIA MO 653010000 814021 THIRD NATIONAL BANK OF SEDALIA 23 125 Ω% 0 301 W BROADWAY P O BOX 351 SEDALIA MO 653010000 831184 HIGHER EDUCATION LOAN PROGRAM OF KA 18.4% 19 11.7% 162 1.377 PO BOX 2369 LAKE OZARK MO 650490000 816050 BLUE RIDGE BANK AND TRUST CO 18.0% 145 803 7.5% 40 4240 BLUE RIDGE BLVD SUITE 100 KANSAS CITY MO 641331700 816053 BOATMEN'S BANK MARSHALL 16.9% 171 11.1% 1 9 102 E ARROW PO BOX 10 MARSHALL MO 653400000 827774 MERCANTILE BANK OF TRENTON NA 16.2% 121 EAST 9TH STREET TRENTON MO 646830000 806781 UNION PLANTERS BANK 15.2% 276 1,807 .0₺ 41 325 BROADWAY PO BOX 1519 CAPE GIRARDEAU MO 637021519 MERCANTILE BANK OF ST. JOSEPH 814548 599 3.939 .0% Ω 100 #1 ROBIDOUX CENTER PO BOX 308 ST. JOSEPH MO 645027449 822046 FIRST BANK A SAVINGS BANK 14.9% 93 16.1% 92 570 135 N. MERAMEC, STE 301 STUDENT LOA CLAYTON MO 631050000 814627 COMMERCIAL TRUST COMPANY 13.9% 18 129 .0% 5 119 NORTH MAIN FAYETTE MO 652480000 806773 BOONE COUNTY NATIONAL BANK 13.7% 508 3.689 Ω**%** 0 243 720 EAST BROADWAY/MR JOHN BAILEY COLUMBIA MO 652010000 BETHANY TRUST COMPAMY 13.3% 30 .0% 0 1 P O BOX 467 BETHANY MO 644240000 806922 MERCANTILE BANK OF FARMINGTON 12.0% 11 91 COLUMBIA AT WASHINGTON FARMINGTON MO 636400000 NODAWAY VALLEY BANK 806894 11.9% 11 92 304 NORTH MAIN



MARYVILLE MO 644680000

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REPORT D	ATE - 10/22/97 For Lend	ers/Holder	ODICINATING I	NDERS\	/	CIRRENT HOLD	ERS\
		7	ORIGINATING LE	# of Borrowers	Default	# of Borrowers	# of Borrowers
					Rate	In Default	In Repayment
ID	Name	Rate	In Default	In Repayment			
*****	********	******	******	****			
						0	13
821132	GREAT SOUTHERN SAVINGS BANK	11.7%	89	760	. 0%	U	13
	430 SOUTH AVENUE						
	SPRINGFIELD MO 658060000					_	2
814018	AMERICAN BANK OF NORTHWEST MISSOURI	11.6%	13	112	.0%	0	3
	PO BOX 68						
	TARKIO MO 644910000						
820370	FIRST FEDERAL BANK, F.S.B.	11.2%	81	720	. 0%	0	142
	6900 N. EXECUTIVE DR.						
	KANSAS CITY MO 641416194						
832035	MERCANTILE BANK OF ST. JOSEPH	11.0%	110	995	. 0%	0	20
	415 FRANCIS ST, PO BOX 308						
	ST JOSEPH MO 645020308						
804866	BANK MIDWEST OF KANSAS, N.A.	10.3%	106	1,024	. 5%	1	185
	1100 MAIN, SUITE 2500						
	KANSAS CITY MO 641960000						
819155	FARMERS & MERCHANTS BANK	10.3%	6	58			
017100	ро вох 938						
	HANNIBAL MO 634010000						
821154	PHELPS COUNTY BANK	10.3%	20	193	.0%	0	6
021101	PO BOX 1068						
	ROLLA MO 654010000						
813982	CITIZENS-JACKSON COUNTY BANK	10.1%	109	1,076	.0%	0	31
013702	P.O. BOX 8						
005041	WARRENSBURG MO 640930000	10.0%	28	278	.0%	0	1
806841	MERCANTILE BANK OF JOPLIN	10.00					
	402 MAIN						
	JOPLIN MO 648010000	9.6%	505	5,234	. 0%	0	654
806746	NATIONSBANK	9.00	303	3,231			
	1130 WALNUT ST						
	KANSAS CITY MO 641060000	0.49	14	148	.0%	0	5
806800	BANK MIDWEST, N.A.	9.4%	14	140	.04	•	
	BOX 1000						
	MARYVILLE MO 644680000		-	54			
819661	FEDERAL EMPLOYEES CREDIT UNION	9.2%	5	34			
	9300 TROOST						
	KANSAS CITY MO 641310000		1.5	164	.0%	0	2
831891	ROOSEVELT BANK, FSB	9.1%	15	164	.01	·	-
	900 ROOSEVELT PARKWAY						
	CHESTERFIELD MO 630172051					0	1
828372	HOME FEDERAL SAVINGS & LOAN ASSN	9.0%	18	198	.0%	U	•
	12680 OLIVE BLVD						
	ST. LOUIS MO 631410000					_	2.5
830526	ST LOUIS COMMUNITY CREDIT UNION	8.8%	30	339	.0%	0	35
	7224 GRAVOIS						
	ST LOUIS MO 631160000						
815961	UNITED MISSOURI BANK OF KANSAS CITY	8.7%	155	1,772	5.2%	8	152
	PO BOX 419226						



KANSAS CITY MO 641416226

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For Lenders/Holders with 30 or More Borrowers in Repayment

				NDERS\		CURRENT HOLD	ERS\
				# of Borrowers			
ID	Name	Rate		In Repayment	Rate	In Default	In Repayment
*****	***************	*******	******	*******	*******	*******	******
813992	MERCANTILE BANK OF PHELPS COUNTY 6TH & PARK STREET, P O BOX 370	8.6%	4	46			
823635	ROLLA MO 654010000 HANNIBAL NATIONAL BANK 100 N MAIN ST	8.5%	3	35			
806772	HANNIBAL MO 634010000 BLUE SPRINGS BANK 1100 MAIN ST	8.4%	5	59			
824068	BLUE SPRINGS MO 640150000 PALMYRA SAVING & BUILDING ASSN, F.A PO BOX 72	8.3%	3	36			
818334	PALMYRA MO 634610072 NATIONSBANK- STUDENT LOAN CENTER 4249 WATSON ROAD	8.2%	910	11,096	. 7%	10	1,392
821496	ST LOUIS MO 631090000 CANTON STATE BANK PO BOX 111	7.5%	6	79	.0%	0	1
827021	CANTON MO 634350000 BANK OF CROCKER PO BOX 7 COMMERCIAL ST	7.3%	5	68			
816049	CROCKER MO 654520000 EXCHANGE NATIONAL BANK 132 EAST HIGH STREET	7.1%	3	42			
827225	JEFFERSON CITY MO 651010000 UNITED MISSOURI BANK OF HICKMAN MIL PO BOX 9605	7.1%	4	56	.0%	0	1
823784	KANSAS CITY MO 641340000 NORMANDY BANK 7151 NATURAL BRIDGE ST. LOUIS MO 631210000	6.9%	3	43			
832681	MIDWEST INDEPENDENT BANK 428 E CAPITAL BOX1437 % R KUSTER JEFFERSON CITY MO 651020000	6.9%	17	244			
813979	COMMERCE BANK OF ST LOUIS 3134 S GRAND, STUDENT LOAN DEPT ST LOUIS MO 631180000	6.8%	407	5,927	8.9%	320	3,585
806757	BANK OF KIRKSVILLE 214 S FRANKLIN KIRKSVILLE MO 635010000	6.7%	10	149	.0%	0	3
820886	FIRST BANK FSB 135 N MERAMEC, STE 301, STDNT LNS ST LOUIS MO 631050000	6.7%	4	59	. 0%	0	1
806807	BOATMEN'S BANK OF MID-MISSOURI 4249 WATSON ROAD ST LOUIS MO 631091214	6.5%	39	597	. 0 %	0	27
806779	THE CALLAWAY BANK PO BOX 42 FULTON MO 652510042	6.4%	8	125	. 0%	0	34



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REPORT DA	TE - 10/22/97 For Lend	lers/Holder	s with 30 or Mo	ore Borrowers in	Repayment		,
		/	ORIGINATING LED	VDERS\			
		Default #	of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
******	*******	*****	******	*****	****	*****	*****
827129	INVESTORS FEDERAL BANK & SVGS ASSN	6.4%	5	78	. 0%	0	1
	PO BOX 110 CHILLICOTHE MO 646010000						
821786	UNITED MISSOURI BANK OF SPRINGFIELD PO BOX 3597 GSS	6.1%	4	65			
	SPRINGFIELD MO 658083597 BANK MIDWEST, N.A.	5.9%	7	117	.0%	0	3
806890	BOX 289	3.70	·				
814668	KIRKSVILLE MO 635010000 MCM SAVINGS BANK FSB	5.7%	4	70			
014000	228 BROADWAY						
	HANNIBAL MO 634010110					•	2
827468	BANK OF WASHINGTON PO BOX 377	5.6%	3	53	. 0%	0	2
	WASHINGTON MO 630900377					_	_
831577	STATESMAN BANK FOR SAVINGS, FSB	5.5%	2	36	.0%	0	1
	PO BOX 419570 KANSAS CITY MO 641416570						
806777	BOATMEN'S BANK OF BUTLER	5.4%	2	37			
000777	PO BOX 112						
	BUTLER MO 647300000						
827457	BOATMEN'S BANK OF ROLLA	5.4%	5	91	.0%	0	1
	ро вох 7						
	ROLLA MO 654010000					_	
804897	COMMERCE BANK	4.4%	13	293	. 0%	0	59
	3134 S. GRAND, STUDENT LOAN DEPT.						
	ST. LOUIS MO 631180000		2	62	.0%	0	1
828469	UNITED POSTAL SAVINGS ASSOC.	4.4%	3	67	.03	· ·	-
	10015 MANCHESTER						
004650	ST LOUIS MO 631220000 GREAT PLAINS FEDERAL CREDIT UNION	4.2%	2	. 47	4.3%	2	46
804658	PO BOX 2968	1.20	_				
	JOPLIN MO 648032968						
814020	BOATMENS NATIONAL BK OF SPRINGFIELD	3.7%	10	267	.0%	0	4
	PARK CENTRAL SQUARE, BOX 1157						
	SPRINGFIELD MO 658050000						
820326	THE COLONIAL BANK	3.7%	2	. 53	.0%	0	5
	12230 MANCHESTER RD						
	DES PERES MO 631310000					•	. 1
813775	FIRST COMMUNITY BANK	3.2%	1	31	.0%	0	1
	319						
	MALDEN MO 638630319	2.28	1	31			
823633	MARK TWAIN BANK ST. LOUIS	3.2%	1	31			
	9321 OLIVE BLVD ST. LOUIS MO 631323220						
813970	MERCANTILE BANK OF SPRINGFIELD	2.7%	3	109	.0%	C	2
013910	417 ST LOUIS ST	-···					
	SPRINGFIELD MO 658050000						



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CHESTERFIELD MO 630170000

For Lenders/Holders with 30 or More Borrowers in Repayment

		/	ORIGINATING LE	NDERS\	/	CURRENT HOLD	DERS\
				# of Borrowers			
ID	Name	Rate	In Default	In Repayment		In Default	In Repayment
*****	***********	******	******	*******	*****	*******	*****
825343	METRO NORTH STATE BANK	2.4%	1	41			
	BARRY ROAD AT NORTH OAK						•
	KANSAS CITY MO 641550000						
813994	MERCANTILE BANK N.A.	2.1%	7	320	.0%	0	23
	PO BOX 7328						
	ST. LOUIS MO 631770000						
826986	EDUCATIONAL EMPLOYEES CREDIT UNION	.9%	1	111	. 0%	0	1
	4020 FEE ROAD						
	BRIDGETON MO 630442708						
830612	KIRKSVILLE COLLEGE OF OSTEOPATHIC M	. 7%	1	132	.0%	0	5
	800 W. JEFFERSON						
	KIRKSVILLE MO 635010000						
831083	KIRKSVILLE COLLEGE OF OSTEOPATHIC M	. 7%	2	279	.0%	0	31
	800 W. JEFFERSON						
	KIRKSVILLE MO 635010000						
813965	BANK OF SULLIVAN	.0%	0	31			
	PO BOX 489						
	SULLIVAN MO 630800489						
825465	STERLING NATIONAL BANK	.0%	0	31	. 0%	0	5
	PO BOX 8508						_
	SUGAR CREEK MO 640540000						
826018	UNITED MISSOURI BANK OF WARRENSBURG	.0%	0	37			
	PO BOX 27						
	WARRENSBURG MO 640930000						
828863	MISSOURI HIGHER EDUCATION LOAN AUTH	.0%	0	1	11.7%	2,269	19,321
	14528 SOUTH OUTER FORTY RD, STE.300					-,	->,501
	ST. LOUIS MO 630175705						
829437	CAPITAL SAVINGS & LOAN ASSN	.0%	0	31	.0%	0	1
	425 MADISON STREET					· ·	-
	JEFFERSON CITY MO 651010000						
830931	MISSOURI HIGHER EDUCATION LOAN AUTH				10.5%	366	3,457
	14528 SOUTH OUTER FORTY DR, STE 300				20.00	500	3,437
	CHESTERFIELD MO 630175705						
831119	MO HIGHER ED LOAN AUTHORITY				1.2%	22	1,721
	14528 SOUTH OUTER FORTY ROAD					22	1,721



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REPORT DA	TE - 10/22/97 FOR Dend			ENDERS\		CURRENT HOLD	DERS\
		Default	# of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate		In Repayment	Rate	In Default	In Repayment
********	**************************************	*****	*****	*****	*****		
MISSISS	51PP1						
832022	FIRST AMERICAN BANK	26.9%	14	52	11.1%	1	9
	PO BOX 23518						
	JACKSON MS 392253518					_	
825384	COMMERCIAL NATIONAL BANK/LSC/TX	18.3%	20	109	. 0%	0	12
	PO BOX 1200						
	JACKSON MS 392151200	13.0%	775	5,918	.1%	2	1,810
814108	DEPOSIT GUARANTY NATIONAL BANK	13.0%	775	3,916	•	•	1,010
	P O BOX 1200 ATTN: MARGARET ROUSSE JACKSON MS 392151200						
826582	MISS POST-SECONDARY EDUCATION FINAN	12.9%	11	85			
020302	3825 RIDGEWOOD RD						
	JACKSON MS 392252336						
806672	FIRST NATIONAL BANK OF CLARKSDALE	12.7%	7	55	. 0%	0	1
	PO BOX 220						
	CLARKSDALE MS 386140000						
806658	CLEVELAND STATE BANK	10.4%	19	182	. 0%	0	5
	110 COMMERCE AVENUE						
	CLEVELAND MS 387320000					_	
806720	NEWTON COUNTY BANK	9.7%	4	41	. 0%	0	18
	PO BOX 120						
	NEWTON MS 393450000	0.5%	12	126	.0%	0	39
806673	TRUSTMARK NAT'L BANK OF VICKSBURG	9.5%	12	126	. 0 16	U	39
	P O BOX 39 VICKSBURG MS 391810039						
820588	FIRST NATIONAL BANK OF PICAYUNE	9.3%	4	43	. 0%	0	2
020500	121 EAST CANAL ST	,,,,,					
	PICAYUNE MS 394660000						
820852	EASTOVER BANK FOR SAVINGS	9.0%	33	365	.0%	0	7
	P O BOX 23053						
	JACKSON MS 392253053						
806616	UNION PLANTERS BANK - NORTHWEST MS	8.8%	47	533	.0%	0	24
	BOX 1059						
	CLARKSDALE MS 386140000						_
818819	FIRST SECURITY BANK	8.0%	5	62	. 0%	0	3
	PO BOX 690						
	BATESVILLE MS 386060690	c 08	12	122	. 0%	0	1
822751	MAGNOLIA FEDERAL BANK FOR SAVINGS	6.9%	12	172	. 016	U	-
	130 WEST FRONT STREET, P O BOX 1858 HATTIESBURG MS 394010000						
813721	TRUSTMARK NATIONAL BANK	6.7%	175	2,602	. 0%	0	120
015721	P O BOX 291	• • • • • • • • • • • • • • • • • • • •		-,			
	JACKSON MS 392050291						
812855	FIRST AMERICAN NATIONAL BANK	6.6%	2	30	.0%	0	2
	114 PEARL ST						
	IUKA MS 388520000						
820527	FIRST BANK	6.6%	4	60	.0%	0	6
	PO BOX 808						
	MCCOMB MS 396480000						



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REPORT D	ATE - 10/22/97 For Lend	ers/Holder	s with 30 or M	lore Borrowers in	Repayment	•	
		/	ORIGINATING LE	NDERS\	/	CURRENT HOLD	ERS\
			of Borrowers	# of Borrowers	Default #	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default			In Default	In Repayment
*******	-	******	*****	****	********	******	*****
829272	CITIZENS STATE BANK P O BOX 516 MAGEE MS 391110516	6.4%	2	31	.0%	0	17
827568	UNION PLANTERS BANK OF CENTRAL MISS P.O. BOX 23053, ATTN E. ROMMERDALE JACKSON MS 392250000	6.3%	142	2,234	1.3%	2	145
806723	THE PEOPLES BANK & TRUST COMPANY PO BOX 709 TUPELO MS 388020709	6.2%	29	462	. 0%	0	15
831575	GREAT SOUTHERN NATIONAL BANK P O BOX 198 QUITMAN MS 393550000	5.9%	10	168	. 0%	0	1
806627	BANCORPSOUTH BANK 1 MISS PLAZA P O DRAWER 789 TUPELO MS 388020000	5.7%	215	3,734	.0%	0	178
823003	FIRST NATIONAL BANK OF LUCEDALE 300 WEST MAIN STREET LUCEDALE MS 394522097	5.7%	2	35			
806722	NATIONAL BANK OF COMMERCE OF MISS P O BOX 1187 STARKVILLE MS 397590000	5.6%	41	723	2.0%	1	48
806711	MERCHANTS NATIONAL BK OF VICKSBURG P O DRAWER 871 VICKSBURG MS 391800000	5.0%	3	59	.0%	0	4
806700	MERCHANTS & FARMERS BANK PO BOX 520 KOSCIUSKO MS 390900000	4.7%	11	232	. 0%	0	11
806689	HANCOCK BANK PO BOX 4019 GULFPORT MS 395020000	4.5%	36	786	.0%	0	53
806695	KEESLER FEDERAL CREDIT UNION P.O. BOX 7001 BILOXI MS 395347001	4.4%	11	249	.0%	0	144
826405	SENATOBIA BANK PO BOX 96 SENATOBIA MS 386680096	4.3%	4	92	. 0%	0	3
806651	THE CITIZENS BANK OF PHILADELPHIA 521 MAIN STREET PO BOX 208 PHILADELPHIA MS 393500000	4.2%	6	142	.0%	0	8
831167	FIRST COLUMBUS NATIONAL BANK P.O. BOX 231 COLUMBUS MS 397030000	3.4%	6	172	.0%	0	11



814671

806681

JACKSON USDA FEDERAL CREDIT UNION

PO BOX 3260

BOX 239

JACKSON MS 392073260

NEW ALBANY MS 386520000

FIRST NATIONAL BANK

3.2%

2.7%

120

3.2%

73

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For Lenders/Holders with 30 or More Borrowers in Repayment

REPORT DE	10/22/5/	•		NDERS\ # of Borrowers	•		# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	********	*****	******	*******	*********	****	*****
806706	TRUSTMARK NATIONAL BANK 624 MAIN STREET COLUMBUS MS 397030431	1.9%	1	52	.0%	0	4
815944	UNIFIRST BANK FOR SAVINGS, F.A. PO BOX 1818 ATTN: B MCCARDLE 7TH FL	. 0%	0	38			
821558	JACKSON MS 392050000 SMITH COUNTY BANK PO BOX 375	. 0%	0	43			
828868	TAYLORSVILLE MS 391680000 TRUSTMARK NATL BK TRUSTEE/MHEAC P O BOX 291 ATTN: CORP. TRUST DEPT				5.2%	119	2,274
831387	JACKSON MS 392050000 BANK OF MISSISSIPPI, TRUSTEE/MHEAC P O BOX 1605 ATTN:CORP TRUST DEPT JACKSON MS 392151605	.0%	0	1	6.4%	670	10,409



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For Lenders/Holders with 30 or More Borrowers in Repayment

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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers ID Name Rate In Default In Repayment In Default In Repayment Rate --MONTANA--827044 COMMUNITY FIRST BANK 17.6% 34 .0% 2 319 N MERRILL BOX 811 GLENDIVE MT 593300000 806931 STOCKMAN BANK OF MONTANA 11.1% 31 277 .0% 5 PO BOX 250 MILES CITY MT 593010250 830130 BEAR PAW CREDIT UNION 9.6% 62 .0% 1 201 2ND STREET PO BOX 471 HAVRE MT 595010000 806978 ROCKY MOUNTAIN BANK/STEVENSVILLE 8.3% 36 PO BOX 199 STEVENSVILLE MT 598700000 825549 VALLEY FEDERAL CREDIT UNION 5.9% 101 .0% 1445 MAIN ST BILLINGS MT 591051739 806971 FIRST INTERSTATE BANK OF MISSOULA N 5.2% 47 888 .0% 3 101 EAST FRONT MISSOULA MT 598060000 807002 FIRST SECURITY BANK OF BOZEMAN 4.2% 189 .0% P.O. BOX 910 BOZEMAN MT 597710910 827526 MISSOULA FEDERAL CREDIT UNION 4.1% 9 216 .. 0% 2001 BROOKS MISSOULA MT 598010000 817895 MONTANA FEDERAL CREDIT UNION 3.6% 55 .0% 0 P O BOX 5027 GREAT FALLS MT 594035027 831922 MONTANA BANK 3.6% 19 516 .0% 1 PO BOX 2501 BILLINGS MT 591032501 807008 STATE BANK AND TRUST COMPANY 2.3% 1 42 PO BOX 1257 DILLON MT 597251257 806957 FIRST NATIONAL BANK OF LEWISTOWN 2.1% 46 .0% 0 224 WEST MAIN LEWISTOWN MT 594570000 827531 GREAT FALLS TEACHERS FEDERAL CU 1.9% 1 52 1500 RIVER DRIVE NORTH, BOX 2649 GREAT FALLS MT 594030000 823888 FIRST LIBERTY FEDERAL CREDIT UNION 1.6% 2 120 .0% 0 P O BOX 5002, STUDENT LOAN GREAT FALLS MT 594030000 806964 FIRST COMMUNITY BANK .0% 31 .0% 0 P.O.BOX 191 GLASGOW MT 592300000 824213 GREAT FALLS GOVERNMENT EMP. C. U. .0% 0 38 P O BOX 2605 GREAT FALLS MT 594030000



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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers

Rate In Default In Repayment Rate In Default In Repayment Name0% 0 828200 M.H.E.S.A.C. 2500 BROADWAY HELENA MT 596203104 STATE CAPITOL EMP CREDIT UNION .0% .0% 828997 1820 11TH AVENUE HELENA MT 596010000 830344 M.H.E.S.A.C. 7.7% 563 7,310 2500 BROADWAY HELENA MT 596203104 2.1% 18 831 832260 M.H.E.S.A.C. 2500 BROADWAY HELENA MT 596203104



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		/	ORIGINATING LE	NDERS	/	CURRENT HOLE	ERS\
		Default	# of Borrowers	# of Borrowers	Default	t # of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	***********	*****	******	******	*****	******	*****
NORTH	CAROLINA						
831547	AT&T FAMILY FEDERAL CREDIT UNION 2098 FRONTIS BOULEVARD WINSTON-SALEM NC 271030000	11.1%	4	36	.0%	0	10
829776	WACHOVIA BANK OF NC - L. STAFFORD 301 N CHURCH ST, PO BOX 3009 WINSTON-SALEM NC 271503009	10.9%	15	137	.0%	0	45
824772	WACHOVIA BANK OF NC 301 N CHURCH ST, PO BOX 3009 WINSTON-SALEM NC 271503009	10.7%	7	65	.0%	0	157
830906	WACHOVIA BANK OF GA 301 N CHURCH ST, NC 31058, POB 3099 WINSTON-SALEM NC 271503099	9.5%	346	3,639	. 7%	4	515
807542	FIRST UNION NATIONAL BANK 301 S. COLLEGE ST., TW-9 CHARLOTTE NC 282881075	8.1%	196	2,415	2.4%	42	1,715
807566	FIRST UNION NA, EDUCATION LOAN SVCS 301 S. COLLEGE ST., TW-9 CHARLOTTE NC 282881075	6.9%	. 33	474	2.0%	2	99
807949	FIRST UNION NATIONAL BANK 30 S. COLLEGE ST, TW-9 CHARLOTTE NC 282881075	3.1%	5	159	9.8%	9	91
807037	COLLEGE FOUNDATION INC. PO BOX 12100 RALEIGH NC 276052100	2.7%	481	17,219	2.8%	₋ 479	16,762
827214	COASTAL FED CREDIT UNION PO BOX 58429 RALEIGH NC 276580000	.0%	0	74	.0%	0	71
830102	OCCIDENTAL LIFE INSURANCE COMPANY O 2610 WYCLIFF ROAD RALEIGH NC 276070000	.0%	0	30			
899997	SLMA/EDUSERV TECHNOLOGIES, INC. P.O. BOX 3077 WINSTON-SALEM NC 271020000	.0%	0	9	40.0%	30	75



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/-----ORIGINATING LENDERS-----\ /------CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name Rate In Default In Repayment Rate In Default In Repayment --NORTH DAKOTA--819526 WESTERN STATE BANK 6.8% 4 58 PO BOX 610 DEVILS LAKE ND 583010610 8,461 816386 BANK OF NORTH DAKOTA 1.0% 86 1.2% 88 6,813 ATTN AL NOSBUSCH PO BOX 5509 BISMARCK ND 585065509 807197 FIRST INTERNATIONAL BANK .8% 1 122 .0% 0 20 PO BOX 607 WATFORD CITY ND 588540607 816395 FIRST WESTERN STATE BANK .7% 1 129 900 SOUTH BROADWAY MINOT ND 587010000 807306 UNION STATE BANK 63 .0% 63 209 CENTRAL AVE N HAZEN ND 585450000 807309 FIRST AMERICAN BANK VALLEY .0% Ω 39 .0% 1 PO BOX 13118 GRAND FORKS ND 582083118 826764 INDUSTRIAL COMMISSION 0 3,365 .0% ATTN AL NOSBUSCH PO BOX 5509 BISMARCK ND 585025509 NORTHERN TIER FEDERAL CREDIT UNION 829454 .0% 0 50 P O BOX 1987 MINOT ND 587021987



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FY 1995 FY 1995 Cohort Default Rate for Originating Lenders/Holders

FREMONT NATIONAL BANK AND TRUST COM 9.6%

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REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment /-----CRIGINATING LENDERS-----\ /-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name Rate In Default In Repayment Rate In Default In Repayment --NEBRASKA--PACKERS BANK/ATTN: GLORIA HOGGARD 22.7% 406 1,788 808489 2.6% 1 38 4710 S. 23RD STREET OMAHA NE 681070340 818033 BEATRICE NATIONAL BANK & TRUST CO 20.0% 6 30 .0% 523 COURT STREET, P.O. BOX 100 BEATRICE NE 683100000 808510 SOUTHWEST BANK OF OMAHA 17.1% 27 157 .0% 8800 WEST CENTER ROAD OMAHA NE 681240000 820937 FIRST NATIONAL BANK AND TRUST COMPA 15.6% 32 .0% 1101 12TH STREET AURORA NE 688180000 808257 THE FIRST NATIONAL BANK OF YORK 13.6% 16 117 .0% PO BOX 69 YORK NE 684670069 .0% 825641 FARMERS BANK OF COOK 13.4% 7 52 n 3 PO BOX 7 COOK NE 683290007 808524 CITY BANK & TRUST CO. 12.9% 31 .0% PO BOX 288 CRETE NE 683330288 822022 CORNHUSKER BANK 12.0% 58 .0% 1101 CORNHUSKER HWY LINCOLN NE 685210000 AMERICAN NATIONAL BANK 818172 11.7% 51 8990 WEST DODGE ROAD OMAHA NE 681140000 819824 STATE NATIONAL BANK AND TRUST COMPA 10.8% 74 PO BOX 130 WAYNE NE 687870130 808543 UNION BANK & TRUST 10.5% 4,867 13.0% 314 2,409 514 PO BOX 6155 ATTN STU LN ACCT DEPT LINCOLN NE 685060132 808258 FIRSTIER BANK NA % UNIPAC-LINCOLN 10.3% 150 1,445 .0% Ω 28 PO BOX 82525 LINCOLN NE 685012525 826626 NEBRASKA HIGHER EDUCATION LOAN PROG 10.2% 290 2,827 11.2% 1,998 17,781 PO BOX 82505 LINCOLN NE 685012505 FIRST FEDERAL SAVINGS & LOAN ASSOC 10.1% 820393 .0% 0 PO BOX 83009 LINCOLN NE 685013009 819524 PLATTE VALLEY STATE BANK & TRUST CO 9.7% 32 328 .0% 0 2222 FIRST AVENUE KEARNEY NE 688470000



808426

PO BOX 228

FREMONT NE 680250228

83

.0%

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REPORT D	ATE - 10/22/97 For Lend	For Lenders/Holders with 30 or More Borrowers in Repayment									
		/	-ORIGINATING LE	ENDERS\	/	CURRENT HOLI	DERS\				
		Default	# of Borrowers	# of Borrowers	Defaul	# of Borrowers	# of Borrowers				
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment				
*****	*********	*****	******	*******	******	******	******				
832063	UNIVERSITY OF NEBRASKA FED CR UNION	9.6%	5	52	9.6%	5	52				
	1630 Q ST										
	LINCOLN NE 685880209										
830868	ASAP/UNION BANK & TRUST	9.5%	678	7,117	9.5%	275	2,880				
	PO BOX 6155										
	LINCOLN NE 685060132										
808260	FIRST NATIONAL BANK & TRUST COMPANY	9.4%	7	74	.0%	0	6				
	PO BOX 730										
	COLUMBUS NE 686020730										
823964	UNION BANK & TRUST COMPANY	9.1%	83	903	14.3%	209	1,456				
	PO BOX 6155										
	LINCOLN NE 685060132										
808441	HASTINGS STATE BANK	9.0%	19	210	0%	0	2				
000111	P O BOX 2178 BURLINGTON AVE AT 5TH										
	HASTINGS NE 689022178										
831484	UNION BANK & TRUST	7.7%	382	4,940	10.2%	230	2,238				
031101	PO BOX 6155		302	1,714	10.20	250	-,				
	LINCOLN NE 685060132										
808267	FIRST BANK	7.6%	9	117	. 0%	0	4				
808207	222 SO. 72ND	7.00	,	117		v	•				
	OMAHA NE 681140000										
000443	HAVELOCK BANK	7.6%	8	105							
808442		7.0%	•	105							
	6145 HAVELOCK AVENUE										
000471	LINCOLN NE 685070000	2 64	138	1 022	9.4%	111	1 160				
808471	NATIONAL BANK OF COMMERCE TRUST AND	7.5%	138	1,823	9.48	111	1,169				
	13TH AND O ST										
004031	LINCOLN NE 685080000	c 49		62		0	r				
804031	FIRSTIER BANK N.A. COUNCIL BLUFFS	6.4%	4	62	. 0%	U	5				
	* STUDENT LOAN CTR., PO BOX 81008										
	LINCOLN NE 685011008		_		-	_					
827274	BANK OF NEBRASKA	6.4%	2	31	. 0%	0	10				
	7223 SO 84TH STREET										
	LAVISTA NE 681280000										
808238	FIRST NATIONAL BANK OF OMAHA	6.2%	59	943	.0%	0	19				
	ONE 1ST NATIONAL CENTER ATTNTAMMY										
	OMAHA NE 681021596										
823829	FIVE POINTS BANK	5.8%	2	34							
	PO BOX 1507										
	GRAND ISLAND NE 688021507										
827135	KEARNEY STATE BANK AND TRUST COMPAN	5.6%	12	211	.0%	0	2				
	3015 SECOND AVENUE POB 1930										
	KEARNEY NE 688480000										
817674	HOME FEDERAL SAVINGS AND LOAN ASSOC	5.4%	2	37							
	201 WEST 7TH ST PO BOX 960										
	LEXINGTON NE 688500960										
823072	HOME FEDERAL SAVINGS AND LOAN ASSOC	5.4%	2	37							
	PO BOX 1009										
	GRAND ISLAND NE 688010000										



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	ARE - 10/22/97 FOR Lend			NDERS\		CURRENT HOLDS	ERS\
				# of Borrowers			
ID	Name	Rate		In Repayment	Rate	In Default	In Repayment
808521	STRATEGIC AIR COMMAND F.C.U. OFFUTT AFB P O BOX 13007 OMAHA NE 681130007	5.0%	10	197	.0%	0	10
823612	WASHINGTON COUNTY BANK OF BLAIR BOX 248 BLAIR NE 680080000	4.9%	5	102	23.0%	6	26
808493	RALSTON BANK 4725 SOUTH 84TH STREET RALSTON NE 681272699	4.8%	2	41			
820808	BELL FEDERAL CREDIT UNION 111 S 18TH STREET	3.7%	6	162	3.7%	6	158
822366	OMAHA NE 681020000 PINNACLE BANK OF PAPILLION 1200 GOLDEN GATE DR PAPILLION NE 680461209	3.3%	7	211	3.6%	8	218
830390	SIOUXLAND FEDERAL CREDIT UNION PO BOX 807	2.8%	1	35	2.8%	1	35
817671	SOUTH SIOUX CITY NE 687760000 AMERICAN NATIONAL BANK 920 CENTRAL AVENUE	2.5%	1	39			
822328	NEBRASKA CITY NE 684100000 COLUMBUS FEDERAL SAVINGS BANK PO BOX 908 COLUMBUS NE 686020908	2.5%	1	40	.0%	0	11
808485	FIRSTIER BANK, NA 17TH AND FARNAM STREET OMAHA NE 681020000	1.9%	1	52			
823065	CREIGHTON UNIVERSITY 2500 CALIFORNIA ST OMAHA NE 681780000	1.6%	2	122	.0%	0	4
829262	METRO HEALTH SERVICE F.C.U PO BOX 6263 OMAHA NE 681060263	1.6%	1	60	2.0%	1	50
808331	COMMERCIAL FEDERAL SAVINGS AND LOAN PO BOX 1103 OMAHA NE 681010000	.0%	0	45			
819968	THE ABBOTT BANK-CHADRON PO BOX 1001 CHADRON NE 693371001	.0%	0	51	.0%	0	1
829463	AMERICAN NATINAL BANK OF FREEMONT P.O. BOX 668 FREMONT NE 680250000	.0%	0	33			
829565	CREIGHTON FEDERAL CREDIT UNION 2575 DODGE OMAHA NE 681310000	.0%	0	41	.0%	0	41
830974	FIRST NATIONAL BANK OF OMAHA/NEBHEL 1 1ST NAT'L CTR. C/O CORP TRUST DP OMAHA NE 681021596				2.3%	4	167



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For Lenders/Holders with 30 or More Borrowers in Repayment

/------ORIGINATING LENDERS------\ /------CURRENT HOLDERS-----\

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Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers

Rate In Default In Repayment Rate In Default In Repayment Name

833286 UNION FINANCIAL SERVICES .0% 4 4,446

PO BOX 6155, ATTN: STU LN ACCT DEPT

LINCOLN NE 685060132



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KEI OKI D	ALE - 10/22/7/			NDERS\		CURRENT HOLE)ERS\
				# of Borrowers			
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
	*******			= -			• •
NEW HA	MPSHIRE						
813746	CLAREMONT SAVINGS BANK	11.7%	8	68	.0%	0	11
	PO BOX 1600						
	CLAREMONT NH 037430000						
807342	FIRST NATIONAL BANK OF PORTSMOUTH N	10.5%	11	104			
	325 STATE STREET						
	PORTSMOUTH NH 038010000						
818385	BERLIN CITY BANK	10.4%	13	125			
	PO BOX 9						
	BERLIN NH 035700000						
826380	LAKE SUNAPEE SAVINGS BANK FSB	8.7%	7	80	50.0%	2	4
	9 MAIN STREET						
	NEWPORT NH 037730000						
807331	CONCORD SAVINGS BANK	8.1%	7	86			
	45 NORTH MAIN STREET						
	CONCORD NH 033010000						
815696	LACONIA SAVINGS BANK	7.8%	7	89	.0%	0	1
	62 PLEASANT STREET						
	LACONIA NH 032460000						
807332	CONNECTICUT RIVER BANK	7.3%	3	41			
	PO BOX 500						
	CHARLESTOWN NH 036030000						
822911	MONADNOCK BANK	6.9%	3	43			
	87 MAIN ST						
	JAFFREY NH 034520000						
807324	CFX BANK	6.7%	15	222	.0%	0	14
	PO BOX 746						
	KEENE NH 034310746						
822111	ST. MARY'S BANK	5.6%	7	123	.0%	0	11
	200 BEDFORD STREET						
	MANCHESTER NH 031020000						
807356	BANK OF NEW HAMPSHIRE	5.5%	18	324	.0%	0	2
	115 JOHN DEVINE DR						
	MANCHESTER NH 031030000						
820848	FRANKLIN SAVINGS BANK	5.4%	4	73			
	387 CENTRAL STREET						
	FRANKLIN NH 032350000						
832994	NEW HAMPSHIRE HIGHER ED LOAN CORP.	5.4%	103	1,877	5.4%	110	2,022
	P.O. BOX 2111						
	CONCORD NH 033022111						
807362	MERRIMACK COUNTY SAVINGS BANK	5.3%	3	56	.0%	0	2
	PO BOX 826						
	CONCORD NH 033010000						
807370	PEMIGEWASSET NATIONAL BANK	4.4%	2	45			
	PO BOX 29						
	PLYMOUTH NH 032640000						
822138	PRIMARY BANK	4.4%	4	89	.0%	0	1
	35 MAIN STREET						
	PETERBOROUGH NH 034580000						



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/------ORIGINATING LENDERS-----\ /------CURRENT HOLDERS------

		/	ORIGINATING LE	NDERS\	/	CURRENT HOLDERS	3\
		Default #	of Borrowers	# of Borrowers	Default ‡	of Borrowers #	of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	*********	******	******	******	*****	******	*****
827207	MEREDITH VILLAGE SAVINGS BANK	4.2%	2	47			
	LOCKDRAWER 177						
	MEREDITH NH 032530000						
822406	MASCOMA SAVINGS BANK	3.7%	3	79			
	PO BOX 435						
	LEBANON NH 037660000						
807350	GRANITE BANK OF KEENE	3.0%	4	133			
	PO BOX 627						
	KEENE NH 034310000						
822829	BAYBANK FSB	3.0%	5	164	11.1%	1	9
	PO BOX 767						
	NASHUA NH 030610000						
828638	PLAISTOW CO-OPERATIVE BANK	2.9%	1	34			
	PO BOX 158						
	PLAISTOW NH 038650000						
822785	SUGAR RIVER SAVINGS BANK	2.7%	1	37			
	10 NO MAIN ST						
	NEWPORT NH 037730000						
807336	FARMINGTON NATIONAL & SAVINGS BANK	1.8%	1	53	.0%	0	13
	PO BOX 487						
	FARMINGTON NH 038350487						
826936	NORTHEAST CREDIT UNION	.9%	1	105	. 9%	1	105
	PO BOX 1304						
	PORTSMOUTH NH 038021304						
807369	NORTH CONWAY BANK	.0%	0	38			
	PO BOX 1460						
	NORTH CONWAY NH 038600000						
807390	WOODSVILLE GUARANTY SAVINGS BANK	.0%	0	40	.0%	0	3
	63 CENTRAL STREET						
	WOODSVILLE NH 037850000						
813843	PEOPLES BANK OF LITTON	.0%	0	37			
	3 MAIN STREET						
	LITTLETON NH 035610000						



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FY 1995 Cohort Default Rate for Originating Lenders/Holders

REPORT D	ATE - 10/22/97 For Lend	For Lenders/Holders with 30 or More Borrowers in Repayment /ORIGINATING LENDERS\ /VURRENT HOLDERS								
				# of Borrowers			# of Borrowers			
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment			
NEW JE	RSEY									
							•			
807981	HOME FEDERAL SAVINGS BANK	40.3%	341	845	42.8%	3	7			
	241-02 NORTHERN BLVD									
	DOUGLASTON NJ 113620000									
807466	FARMERS & MECHANICS BANK	28.0%	70	250	. 0%	0	10			
	3 SUNSET ROAD, PO BOX 1678									
	BURLINGTON NJ 080160000									
824608	FIRST UNION NATIONAL BK-CONNECTICUT	21.3%	256	1,201	21.0%	246	1,170			
	100 FIDELITY PLAZA NBOC13,R DRESSEL									
	NORTH BRUNSWICK NJ 089050000									
807442	COLLECTIVE FEDERAL SAVINGS AND LOAN	21.1%	347	1,640	. 7%	1	139			
	158 PHILADELPHIA AVE/ATTN:ACCT"									
	EGG HARBOR CITY NJ 082150000									
808159	FIRST FIDELITY BANK NA, R. DRESSEL	21.1%	22	104						
	100 FIDELITY PLAZA NBOC13									
	NORTH BRUNSWICK NJ 089050000									
808125	FIRST FIDELITY BANK NA, R. DRESSEL	20.4%	51	249	80.0%	4	5			
	100 FIDELITY PLAZA NBOC13					_	-			
	NORTH BRUNSWICK NJ 089050000									
823844	FIRST FIDELITY BANK NA, R. DRESSEL	16.8%	159	945	. 0%	0	88			
	100 FIRST FIDELITY PLAZA NBOC13		207			•				
	NORTH BRUNSWICK NJ 089050000									
822415	PALISADE SAVINGS BANK, FSB	13.6%	12	88	. 0%	0	1			
	335 RIDGE ROAD				, , ,	·	-			
	DAYTON NJ 088100000									
825243	SUN NATIONAL BANK	12.9%	4	31	12.9%	4	31			
	226 LANDIS AVE/ATTN J. GOLDSTEIN		-		12.70	•				
	VINELAND NJ 083600000									
807514	COLUMBIA SAVINGS BANK	12.5%	205	1,640	.8%	1	121			
00/311	PO BOX 457	12.50	203	1,040	.00	-	121			
	FAIR LAWN NJ 074100000									
807416	SUMMIT BANK	12.0%	28	233	40.0%	2	5			
00/410	3135 ROUTE 206 PO BOX 399	12.00	20	233	40.04	2	Ş			
	COLUMBUS NJ 080220399									
821288		11.9%	116	970		1	45			
021200	PROVIDENT SAVINGS BANK 830 BERGEN AVE., ATTN: GAIL GODESKY	11.50	110	970	2.2%	1	45			
	JERSEY CITY NJ 073060000									
807513	FIRST DEWITT BANK	11.7%	14	119	.0%	0	9			
807313	1120 BLOOMFIELD AVENUE	11.75	14	119	.016	U	,			
	WEST CALDWELL NJ 070062449									
809556	SUMMIT BANK	11.1%	167	1,503	11.2%	161	1,431			
609336	335 RIDGE ROAD	11.15	167	1,503	11.28	161	1,431			
	DAYTON NJ 088100000									
815804		10 78	41	303	24 5%	14				
013004	FIRST UNION NATIONAL BANK 100 FIDELITY PLAZA/NJ2210-R.DRESSEL	10.7%	41	382	24.5%	14	57			
	NORTH BRUNSWICK NJ 089050000									
807595		10 48	15	1.43	. 0 %	0	22			
001333	PAMRAPO SAVINGS & LOAN ASSN 591 AVENUE C	10.4%	15	143	.0%	U	23			
	BAYONNE NJ 070020000									
	BAIOMME NO 0/0020000									



FY 1995 Cohort Default Rate for Originating Lenders/Holders

REPORT D	AID - 10/22/97			NDERS\		CURRENT HOLD	ERS\
				# of Borrowers			
ID	Name	Rate		In Repayment		In Default	In Repayment
	*********						= =
807605	SUMMIT BANK ATTN: SINITA PERLEMAN	10.2%	166	1,621	2.8%	6	212
	P.O. BOX 1005, 335 RIDGE RD			-,			
	DAYTON NJ 088100000						
807433	CITY SAVINGS	10.1%	7	69	25.0%	2	8
00.100	PO BOX 6929		•			_	_
	SOMERSET NJ 088756929						
822341	PULSE SAVINGS BANK	9.8%	6	61	. 0%	0	2
022311	6 JACKSON STREET	3.00	· ·			•	-
	SOUTH RIVER NJ 088820000						
807443	UJB/COMM TRUST	9.3%	3	32			
00/443	109 CORPORATE BLVD	J. J.	J	32			
	S. PLAINSFIELD NJ 070800000						
820930	BANKERS SAVINGS	9.3%	12	129	50.0%	2	4
620930	210 SMITH STREET	9.34	12	129	30.04	-	7
	PERTH AMBOY NJ 088620000						
823873	THE RAHWAY SAVINGS INSTITUTION	9.0%	3	33	. 0%	0	1
023073	PO BOX 1003	2.01	3	JJ		Ū	•
	RAHWAY NJ 070650000						
022245		0 04	3	34	. 0%	0	3
822345	INTERCHANGE STATE BANK PARK 80 PLAZA WEST	8.8%	3	34	. 0 %	U	3
821396	SADDLE BROOK NJ 076620000	0.68	22	265	12 76	18	121
821396	HUDSON CITY SAVINGS BANK	8.6%	23	265	13.7%	10	131
	WEST 80 CENTURY ROAD						
	PARAMUS NJ 076520000	0.58	11	122		r	41
807634	SOUTH JERSEY SAVINGS AND LOAN ASSOC	8.5%	11	128	12.1%	5	41
	4651 ROUTE 42						
	TURNERSVILLE NJ 080120000			•			
823026	ROCKBANK	8.5%	3	35			
	350 ROCK AVENUE						
	NORTH PLAINFIELD NJ 070600000						
823209	FIRST UNION NATIONAL BANK	8.5%	285	3,322	5.5%	33	599
	100 FIDELITY PLAZA, NJ2210						
	NORTH BRUNSWICK NJ 089050000						
807613	UNITED NATIONAL BANK	8.4%	10	118	. 0%	0	8
	1130 ROUTE 22 EAST PO BOX 6000						
	BRIDGEWATER NJ 088070010						
808229	FIRST FIDELITY BANK NA, R DRESSEL	8.1%	24	296	. 0%	0	6
	100 FIDELITY PLAZA, NBOC13						
	NORTH BRUNSWICK NJ 089050000						
817644	NATIONAL BANK OF SUSSEX COUNTY	8.0%	6	75	. 0%	0	4
	PO BOX 460 ATTN: STUDENT LOAN DEPT						
	BRANCHVILLE NJ 078260000						
825597	COMMERCE BANK, N.A.	7.9%	77	972	.0%	0	48
	1701 ROUTE 70 E						
	CHERRY HILL NJ 080340000						
807544	HUDSON UNITED BANK	7.7%	14	180	4.4%	3	68
	1000 MACARTHUR BLVD						
	MAHWAH NJ 074300000						



FY 1995 Cohort Default Rate for Originating Lenders/Holders

Mane			/	-ORIGINATING LE	NDERS\	/	CURRENT HOLD	ERS\
B07629			Default	# of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
807629	ID	Name						
	*****	**********	*****	******	*****	******	*****	******
8071418 RORD NATIONAL BANK 7.5\$ 4 53 0.0\$ 0 1 807512 FIRST UNION NATIONAL BANK 7.1\$ 7.81 10,920 7.8\$ 758 10,171 807512 FIRST UNION NATIONAL BANK 7.1\$ 7.81 10,920 7.8\$ 7.8\$ 7.8\$ 10,171 80744 FIRST UNION NATIONAL BANK 6.8\$ 2.9 424 2 4.24 2 10 3.8 3.8 3.9 4.24 2 4.24 2 3.8 3.9 4.24 2 3.8 3.9 4.24 2 3.8 3.9 4.24 3.8 3.9 4.24 3.8 3.9 4.24 3.8 3.9 3.8 3.9	807629		7.7%	35	452			
100 100		LONG BRANCH NJ 077400000						
MEMARY NO 701020000	807418	BROAD NATIONAL BANK	7.5%	4	53	. 0%	0	1
PIRST LINION NATIONAL BANK 7.1%		905 BROAD ST						
10 FIDELITY PLAZA, NBCC13 10 10 10 10 10 10 10		NEWARK NJ 071020000						
MORTH BRINSWICK NJ 089050010	807510	FIRST UNION NATIONAL BANK	7.1%	781	10,920.	7.8%	795	10,174
BOTA145 UB/SOUTH S. PLAINSFIELD NO TORBOROOO S. PLAINSFIELD NO TORBOROOOO S. PLAINSFIELD NO TORBOROOOO S. PLAINSF		100 FIDELITY PLAZA, NBOC13						
10 CORPORATE BLVD S. PLAINSFIELD NO 070800000 S. PLAINSFIELD NO 0708000000 S. PLAINSFIELD NO 07080000000 S. PLAINSFIELD NO 0708000000 S. PLAINSFIELD NO 07080000000 S. PLAINSFIELD NO 0708000000 S. PLAINSFIELD NO 0708000000 S.		NORTH BRUNSWICK NJ 089050000						
S. PLAINSFIELD NJ 070800000 147 3.3 t 1 3.0 t 3.0	807449	UJB/SOUTH	6.8%	29	424			
SOVEREION BANK, FSB 6.8% 10 147 3.3% 1 30 30 30 30 30 30 30		109 CORPORATE BLVD						
1 UNION SQUARE CLIZABETH NJ 0727070000 1		S. PLAINSFIELD NJ 070800000						
BOTATO FIRST NATIONAL BANK IN NEWFIELD 6.4° 2 31 .0° 0 2 2 2 2 2 2 2 2 2	807539	SOVEREIGN BANK, FSB	6.8%	10	147	3.3%	1	30
STATE STAT		1 UNION SQUARE						
NORTHWEST BOULEVARD NORMFIELD NJ 083440000 NORMFIELD NJ 083440000 NORMFIELD NJ 083440000 NORMFIELD NJ 070800000 NORMFIELD NJ 0707010000 NORMFIELD NJ 070800000 NORMFIELD NJ 080820000 NORMFIELD NJ NJ 080820000 NORMFIELD NJ NJ 080820000 NORMFIELD NJ		ELIZABETH NJ 072070000						
NEWFIELD NJ 083440000	807490	FIRST NATIONAL BANK IN NEWFIELD	6.4%	2	31	. 0%	0	2
807491 109 CORPORATE BLVD 109 CORPORATE BLNX 5.7 k 2 35 35 35 35 35 35 35		NORTHWEST BOULEVARD						
109 CORPORATE BLVD 5. PLAINSFIELD NJ 0708000000 5. PLAINSFIELD NJ 070100000 5. PLAINSFIELD NJ 08580URY NJ 077010000 5. PLAINSFIELD NJ 08580URY NJ 077010000 5. PLAINSFIELD NJ 08580URO NJ 0		NEWFIELD NJ 083440000						
S. PLAINSFIELD NJ 070800000 SIREWSBURY STATE BANK 5.7% 2 35 SIREWSBURY STATE BANK 5.7% 2 35 SIREWSBURY NJ 077010000 SIREWSBURY NJ 085500000 SIREWSBURY NJ 085500000 SIREWSBURY NJ 085500000 SIREWSBURY NJ 085500000 SIREWSBURY NJ 082150000 SIREWSBURY NJ 08210000 SIREWSBURY NJ	807491	UJB/CENTRAL, NA	6.4%	57	881			
825177 SHREWSBURY STATE BANK 5.7% 2 35		109 CORPORATE BLVD						
A65 BROAD STREET		S. PLAINSFIELD NJ 070800000						
SHREWSBURY NJ 077010000 S158	825177	SHREWSBURY STATE BANK	5.7%	2	35			
807518 NEW JERSEY NATIONAL BANK 5.5% 22 395 .0% 0 28 28 29 29 29 29 29 29		465 BROAD STREET						
P O BOX 8233 370 SCOTCH ROAD TRENTON NJ 086500000 S23080 CONTINENTAL BINK OF NJ%COLLECTVE BINK 5.5% 2 36 S250		SHREWSBURY NJ 077010000						
RESTON NJ 086500000	807518	NEW JERSEY NATIONAL BANK	5.5%	22	395	. 0%	0	28
S		P O BOX 8233 370 SCOTCH ROAD						
158 PHILADELPHIA AVE. CAROL L-BARON EGG HARBOR NJ 082150000 EGG HARBOR NJ 082150000 EGG HARBOR NJ 082150000 EGG HARBOR NJ 082150000 EGG HARBOR NJ 085270000 EGG HARBOR NJ 088220000 EGG HARBOR NJ 088220000 EGG HARBOR NJ 088220000 EGG HARBOR NJ 083600000 EGG HARBOR NJ 083600000 EGG HARBOR NJ 083600000 EGG HARBOR NJ 083600000 EGG HARBOR NJ 079010000 EGG HARBOR NJ 07901000 EGG HARBOR NJ 07901000 EGG HA		TRENTON NJ 086500000						
BCG HARBOR NJ 082150000 SATE BANK 5.5% 2	823080	CONTINENTAL BNK OF NJ&COLLECTVE BNK	5.5%	2	36			
827458 GARDEN STATE BANK 5.5% 2 36 .0% 0 3 PO BOX AJ JACKSON NJ 085270000 807519 FLEMINGTON NATIONAL BANK & TRUST CO 5.3% 3 3 56 FLEMINGTON NJ 088220000 807663 SECURITY SAVINGS BANK, SLA 5.1% 6 116 VINELAND NJ 083600000 807429 THE CHATHAM TRUST COMPANY 5.0% 2 40 VINELAND NJ 079010000 822151 VALLEY NATIONAL BANK A 4.8% 11 229 5.8% 1 17 31-00 BROADWAY FAIR LAWN NJ 074109962 831379 FIRST FIDELITY BANK NA, R. DRESSEL 4.6% 3 6 3 65 0.0% 0 0 3		158 PHILADELPHIA AVE. CAROL L-BARON						
PO BOX AJ JACKSON NJ 085270000 FLEMINGTON NATIONAL BANK & TRUST CO 5.3% 3 56 56 MAIN STREET FLEMINGTON NJ 088220000 FLEMINGTON NJ 088200000 FLEMINGTON NJ 083600000 FLEMINGTON NJ 083600000 FLEMINGT COMPANY 5.0% 2 40 FLEMINGT COMPANY 5.0% 2 40 FLEMINGT COMPANY 5.0% 1 17 17 18 17 18 18 18		EGG HARBOR NJ 082150000						
SOFSIPE FLEMINGTON NATIONAL BANK & TRUST CO 5.3 k 3 56 56 MAIN STREET 56 MAIN	827458	GARDEN STATE BANK	5.5%	2	36	. 0%	0	3
### Succession** Record		PO BOX AJ						
56 MAIN STREET FLEMINGTON NJ 088220000 807663 SECURITY SAVINGS BANK, SLA 5.1% 6 116 818 LANDIS AVE VINELAND NJ 083600000 807429 THE CHATHAM TRUST COMPANY 5.0% 2 40 PO BOX J SUMMIT NJ 079010000 822151 VALLEY NATIONAL BANK 4.8% 11 229 5.8% 1 17 31-00 BROADWAY FAIR LAWN NJ 074109962 831379 FIRST FIDELITY BANK NA, R. DRESSEL 4.6% 3 65 .0% 0 3		JACKSON NJ 085270000						
FLEMINGTON NJ 088220000 807663 SECURITY SAVINGS BANK, SLA 5.1% 6 116 818 LANDIS AVE VINELAND NJ 083600000 807429 THE CHATHAM TRUST COMPANY 5.0% 2 40 PO BOX J SUMMIT NJ 079010000 822151 VALLEY NATIONAL BANK 4.8% 11 229 5.8% 1 17 31-00 BROADWAY FAIR LAWN NJ 074109962 831379 FIRST FIDELITY BANK NA, R. DRESSEL 4.6% 3 65 .0% 0 3	807519	FLEMINGTON NATIONAL BANK & TRUST CO	5.3%	3	56			
807663 SECURITY SAVINGS BANK, SLA 5.1% 6 116 818 LANDIS AVE VINELAND NJ 083600000 807429 THE CHATHAM TRUST COMPANY 5.0% 2 40 PO BOX J SUMMIT NJ 079010000 822151 VALLEY NATIONAL BANK 4.8% 11 229 5.8% 1 17 31-00 BROADWAY FAIR LAWN NJ 074109962 831379 FIRST FIDELITY BANK NA, R. DRESSEL 4.6% 3 65 .0% 0 3		56 MAIN STREET						
818 LANDIS AVE VINELAND NJ 083600000 807429 THE CHATHAM TRUST COMPANY 5.0% 2 40 PO BOX J SUMMIT NJ 079010000 822151 VALLEY NATIONAL BANK 4.8% 11 229 5.8% 1 17 31-00 BROADWAY FAIR LAWN NJ 074109962 831379 FIRST FIDELITY BANK NA, R. DRESSEL 4.6% 3 65 0.0% 0 3		FLEMINGTON NJ 088220000						
VINELAND NJ 083600000	807663	SECURITY SAVINGS BANK, SLA	5.1%	6	116			
807429 THE CHATHAM TRUST COMPANY 5.0% 2 40 PO BOX J SUMMIT NJ 079010000 822151 VALLEY NATIONAL BANK 4.8% 11 229 5.8% 1 17 31-00 BROADWAY FAIR LAWN NJ 074109962 831379 FIRST FIDELITY BANK NA, R. DRESSEL 4.6% 3 65 0.0% 0 3		818 LANDIS AVE						
PO BOX J SUMMIT NJ 079010000 822151 VALLEY NATIONAL BANK 4.8% 11 229 5.8% 1 17 31-00 BROADWAY FAIR LAWN NJ 074109962 831379 FIRST FIDELITY BANK NA, R. DRESSEL 4.6% 3 65 0.0% 0 3		VINELAND NJ 083600000						
SUMMIT NJ 079010000	807429	THE CHATHAM TRUST COMPANY	5.0%	2	40			
822151 VALLEY NATIONAL BANK 4.8* 11 229 5.8* 1 17 31-00 BROADWAY FAIR LAWN NJ 074109962 831379 FIRST FIDELITY BANK NA, R. DRESSEL 4.6* 3 65 0.0* 0 3		PO BOX J						
31-00 BROADWAY FAIR LAWN NJ 074109962 831379 FIRST FIDELITY BANK NA, R. DRESSEL 4.6% 3 65 .0% 0 3		SUMMIT NJ 079010000						
FAIR LAWN NJ 074109962 831379 FIRST FIDELITY BANK NA, R. DRESSEL 4.6% 3 65 .0% 0 3	822151	VALLEY NATIONAL BANK	4.8%	11	229	5.8%	1	17
831379 FIRST FIDELITY BANK NA, R. DRESSEL 4.6% 3 65 .0% 0 3		31-00 BROADWAY						
		FAIR LAWN NJ 074109962						
	831379	FIRST FIDELITY BANK NA, R. DRESSEL	4.6%	3	65	.0%	0	3
IOO LIDEDIII LIWOW MEGCI3		100 FIDELITY PLAZA NBOC13						
NORTH BRUNSWICK NJ 089050000		NORTH BRUNSWICK NJ 089050000						



FY 1995 Cohort Default Rate for Originating Lenders/Holders

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For Lenders/Holders with 30 or More Borrowers in Repayment REPORT DATE - 10/22/97 /-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers In Default In Repayment Rate In Default Rate ID Name 3 70 .0% 11 SUMMIT BANK-AICU 4.2% 821333 335 RIDGE RD, PO BOX 1005 DAYTON NJ 088100000 573 28 222 4.8% 813830 FIRST UNION NATIONAL BANK 4.0% 100 FIDELITY PLAZA NB0C13 NORTH BRUNSWICK NJ 089050000 NEW BRUNSWICK SAVINGS BANK 126 3.9% 821331 120 ALBANY STREET PLAZA 2ND FLOOR NEW BRUNSWICK NJ 089030831 807642 SUMMIT BANK 3.8% 14 360 .0% Ω 5 750 WALNUT AVE, PO BOX 1206 CRANFORD NJ 070161206 2 57 .0% 1 807459 NVE SAVINGS BANK, S.L.A. 3.5% PO BOX 112 ENGLEWOOD NJ 076310000 CARTERET SAVINGS BANK 3.3% 269 . 0% 0 14 818508 10 WATERVIEW BOULEVARD PARSIPPANY NJ 070540000 INTER BORO SAVINGS AND LOAN ASSOCIA 3.0% 33 825534 PO BOX 3440 CHERRY HILL NJ 080340000 67 20.0% 807550 JERSEY SHORE SAVINGS AND LOAN ASSOC 2.9% PO BOX 727 ATTN: RENEE MAY TOMS RIVER NJ 087530000 0 818071 ROMA FEDERAL SAVINGS BANK 2.6% 75 .0% 1155 WHITEHORSE MERCERVILLE ROAD TRENTON NJ 086193811 807585 MIDLANTIC NATIONAL BANK/NORTH 2.5% 7 270 1070 THOMAS BUSCH HIGHWAY PENNSAUKEN NJ 081100000 1 43 807633 SOMERSET TRUST COMPANY 2 3% 750 WALNUT AVE, PO BOX 1206 CRANFORD NJ 070161206 UNITED COUNTIES TRUST COMPANY 2.3% 167 8.3% 48 807655 FOUR COMMERCE DRIVE CRANFORD NJ 070160000 815811 NEW JERSEY NATIONAL BANK 2.3% 130 CN1 - ATTN. YVONNE DEBRONZO WESTMONT NJ 081080000 HAVEN SAVINGS BANK, SLA 1 43 .0% 3 831439 2.3% 621 WASHINGTON ST ATTN ANNA HOBOKEN NJ 070300000 815813 MONTCLAIR SAVINGS BANK 2.2% 158 PHILADELPHIA AVE, PO BOX 316 EGG HARBOR NJ 082150000 822100 FIRST SAVINGS BANK, SLA 2.2% 1 45 . 0% 1 1 980 AMBOY AVENUE



EDISON NJ 088370000

Office of Postsecondary Education

FY 1995 Cohort Default Rate for Originating Lenders/Holders

REPORT DATE - 10/22/97

For Lenders/Holders with 30 or More Borrowers in Repayment

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/------ ORIGINATING LENDERS-----\ /------CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers In Default In Repayment Name Rate Rate In Default In Repayment 807617 CHEMICAL BANK NEW JERSEY NA 1.9% 1 51 EAST GATE DRIVE P O BOX 440 MOORESTOWN NJ 080570000 OCEAN FEDERAL SAVINGS BANK 822256 1.9% 2 101 .0% 975 HOOPER AVE. PO BOX 2009 TOMS RIVER NJ 087549961 821332 OCEAN NATIONAL BANK 1.7% 2 117 501 ARNOLD AVE PO BOX CALL 2000 POINT PLEASANT BEACH NJ 087420000 807460 MIDLAND BANK TRUST CO 1.6% 60 80 E RIDGEWOOD AVE PARAMUS NJ 076523661 821278 NEW JERSEY SAVINGS BANK 1.4% 1 71 P.O. BOX 1005 DAYTON NJ 088100000 807607 PHILLIPSBURG NATIONAL BANK & TRUST 1.3% 75 5 2% 19 P.O. BOX 5360 PHILLIPSBURG NJ 088655360 807392 AMBOY NATIONAL BANK .0% 67 .0% Ω 2 PO BOX 1076 3590 US HIGHWAY 9 OLD BRIDGE NJ 088570000 807452 UJB/NORTHWEST C/O LSC-PA .0% 0 50 109 CORPORATE BLVD S. PLAINSFIELD NJ 070800000 807509 NATIONAL WESTMINSTER OF NEW JERSEY .0% n 33 PO BOX 970 ATTN KAY KUROWAKI JERSEY CITY NJ 073030000 807512 1ST SAVINGS & LOAN ASSOC OF BAYONNE .0% 0 33 . 0% 2 568 BROADWAY BAYONNE NJ 070020000 807553 KEARNY FEDERAL SAVINGS & LOAN ASSOC 35 .0% 33 614 KEARNY AVE KEARNY NJ 070320000 807631 SOMERSET SAVINGS BANK SLA .0% Ω 43 .0% 2121 ROUTE 22 WEST BOUND BROOK NJ 088050000 812095 PARAGON FEDERAL CREDIT UNION .0% 0 75 .0% n 74 PO BOX 1203 WESTWOOD NJ 076751203 817718 GLOUCESTER COUNTY FEDERAL SAVINGS B 36 .0% 0 35 301 GREENTREE ROAD SEWELL NJ 080800000 817830 UNION CENTER NATIONAL BANK .0% 0 37 .0% 35 2455 MORRIS AVE ATTN: M DELLAVALLE UNION NJ 070830000 818252 MIDLANTIC NATIONAL BANK/SOUTH .0% n 55 P O BOX A 1070 THOMAS BUSH HWY PENNSAUKEN NJ 081100000



AVENEL NJ 070010000

Office of Postsecondary Education

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FY 1995 Cohort Default Rate for Originating Lenders/Holders

REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment ID Name .0% 0 NATIONAL WESTMINSTER BANK NJ 820788 ONE NORTH MAIN STREET CAPE MAY COURT HOUSE NJ 082100000 83 .0% LAKELAND STATE BANK .0% 822478 ROUTE 23 NEWFOUNDLAND NJ 074350000 39 .0% 40 .0% 824040 UNITED TELETECH FEDERAL CREDIT UNIO 205 HANCE AVE ATTN: L. MILLWARD TINTON FALLS NJ 077240000 MINOTOLA NATIONAL BANK .0% 42 825145 LINCOLN AVE VINELAND NJ 083600000 31 .0% Ω 31 AXIA FEDERAL SAVINGS BANK .0% 0 825614 1410 ST GEORGES AVENUE



FY 1995 Cohort Default Rate for Originating Lenders/Holders

REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

/------ORIGINATING LENDERS-----\ /------

		/\		/CURRENT HOLDERS			
		Default	# of Borrowers -	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
******	***********	******	*********	*****	******	*****	*******
NEW ME	XICO						
830389	FIRST STATE BANK	11.2%	52	462	. 0%	0	9
	PO BOX 3686						
	ALBUQ NM 871900000						
816098	THE CITIZENS BANK OF CLOVIS PO BOX 1629	10.8%	4	37	.0%	0	1
	CLOVIS NM 881010000						
807689	WESTERN COMMERCE BANK	7.0%	9	127	.0%	0	8
	PO DRAWER 1358						
	CARLSBAD NM 882211358						
830985	FIRST NATIONAL BANK OF FARMINGTON	7.0%	7	99	. 0%	0	1
	4601 EAST MAIN, SUITE 325						
	FARMINGTON NM 874020000						
807677	BANK OF LAS VEGAS	6.9%	5	72			
	622 DOUGLAS AVENUE						
	LAS VEGAS NM 877010000						
822717	NEW MEXICO EDUC ASST FOUNDATION	6.7%	304	4,525	6.3%	737	11,628
	P O BOX 27020			·			,
	ALBUQUERQUE NM 871257020						
807674	SUNWEST BANK OF ALBUQUERQUE	5.4%	103	1,873	. 0%	0	123
	4401 CENTRAL NE			,			
	ALBUQUERQUE NM 871080000						
807710	FIRST NATIONAL BANK OF DONA ANA CO	5.2%	54	1,021	.0%	0	29
	PO BOX 2169			-, 422		· ·	-,
	LAS CRUCES NM 880042169					_	
831237	RANCHERS STATE BANK	4.7%	5	105		ુંર	
	PO BOX 545		•	200			
	BELEN NM 870020000						
829115	FIRST BANK SANTA FE	3.1%	3	95			
	P O BOX 5394	3.20	-	,,,			
	SANTA FE NM 875025394						
829689	NEW MEXICO EDUCATORS FED CREDIT UNI	2.3%	17	709	.0%	0	9
	P.O. BOX 8530	-,50	-,	, 05	.04	•	,
	ALBUQUERQUE NM 871100000						
829594	FIRST FINANCIAL OF NEW MEXICO FCU	1.9%	1	52			
	PO BOX 25587, ATTN: RANDY AKIN		-	J .			
	ALBUQUERQUE NM 871250587						
828671	CITIZENS BANK OF LAS CRUCES	1.8%	2	111	. 0%	0	3
	PO BOX 2108	2.00	-	***	. 0 *	· ·	,
	LAS CRUCES NM 880040000						
831232	SANDIA AREA FEDERAL CREDIT UNION	1.7%	1	56			
	PO BOX 18044 ATTN: KAREN GUTIERREZ		-	30			
	ALBUQUERQUE NM 871850044					•	
818572	LOS ALAMOS CREDIT UNION	1.5%	1	64			
	PO BOX 1180	2.50	-	04			
	LOS ALAMOS NM 875440000						
829662	KIRTLAND FEDERAL CREDIT UNION	. 0%	0	97	. 0%	0	3
	P.O. BOX 80570		J	,	. 0 %	U	3
	ALBUQUERQUE NM 871980000						



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Office of Postsecondary Education FY 1995 Cohort Default Rate for Originating Lenders/Holders

For Lenders/Holders with 30 or More Borrowers in Repayment

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KBIONI BAIL 1971177		/	ORIGINATING LE	NDERS\	/\		
		Default i	of Borrowers	# of Borrowers	Default #	of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	********	******	********	******	********	*****	*****
830245	HOME FEDERAL SAVINGS BANK OF NEW ME	. 0%	0	30			
	PO BOX 1678						
	DEMING NM 880301678						
830534	FIRST NATIONAL BANK OF SANTA FE	.0%	0	40			
	PO BOX 609						
	SANTA FE NM 875010000						





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FY 1995 Cohort Default Rate for Originating Lenders/Holders REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

REPORT DA	ATE - 10/22/9/ FOI Lend			ENDERS\		CURRENT HOLD	DERS\
				# of Borrowers			
ID	Name .	Rate	In Default		Rate	In Default	
*****	*****	*****	******	******	******	******	******
NEW YO	RK						
808064	COMMUNITY MUTUAL SAVINGS BANK 10 BANK STREET WHITE PLAINS NY 106060000	44.6%	58	130	45.3%	58	128
808007	JAMAICA SAVINGS BANK 303 MERRICK RD ATTN: BERNICE GLAZ LYNBROOK NY 115630000	37.4%	202	540	23.7%	33	139
807973	GREATER NEW YORK SAVINGS BANK 211 STATION ROAD MINEOLA NY 115010000	35.3%	952	2,692	35.5%	948	2,665
807893	MARINE MIDLAND BANK PO BOX 1338 ATTN: D. POPLAWSKI BUFFALO NY 142400000	29.4%	1,084	3,676	30.2%	1,081	3,576
808172	SOLVAY BANK 1537 MILTON AVE, ATTN: JOYCE SOLVAY NY 132090000	29.0%	9	31	.0%	0	1
830735	CHEMICAL BANK C/O GERALDINE MADALON 300 JERICHO QUAD, 1ST FLOOR JERICHO NY 117530000	20.8%	164	787	20.8%	168	804
821393	THE PAVILION STATE BANK PO BOX 125 PAVILION NY 145250215	19.0%	12	63	.0%	0	2
807751	AMSTERDAM SAVINGS BANK 11 DIVISION STREET AMSTERDAM NY 120100000	17.7%	29	163	. 0%	0	5
831420	CHASE MANHATTAN BANK 900 STEWART AVE GARDEN CITY NY 115300000	17.7%	1,702	9,603	18.0%	1,698	9,401
819012	BANK OF UTICA 222 GENESEE STREET UTICA NY 135029981	17.6%	15	85	18.7%	15	80
808180	STATE BANK OF CHITTENANGO 101 FALLS BLVD CHITTENANGO NY 130370000	17.5%	10	57	.0%	0	6
807827	COLUMBIA FEDERAL SAVINGS BANK 93-22 JAMAICA AVENUE WOODHAVEN NY 114210000	17.0%	43	252	.0%	0	9
808111	ONBANK 101 S. SALINA ST. PO BOX 4983 SYRACUSE NY 132214983	16.8%	268	1,594	10.2%	9	88
808220	WALDEN SAVINGS BANK 2 BANK ST WALDEN NY 125860000	16.2%	7	43	. 0%	0	2
808031	LYONS NATIONAL BANK CORNER WILLIAM & CHURCH STS LYONS NY 144890000	16.1%	5	31	. 0%	0	2
831582	FLEET RETAIL LOAN SERVICES NY/UG/RLS8 268 GENESEE ST.	15.7%	153	973			



UTICA NY 135020000

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/------ ORIGINATING LENDERS-----\ /-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers In Default In Repayment Name Rate Rate In Default In Repayment 807966 SAVINGS BANK OF THE FINGER LAKES 15.6% 64 P O BOX 593 GENEVA NY 144560000 807778 BSB BANK & TRUST COMPANY 15.3% 91 593 46.6% 56 120 58-68 EXCHANGE STREET BINGHAMTON NY 139020000 831543 THE DIME SAVINGS BANK OF NEW YORK 15.1% 138 912 2.1% 46 231 EAST AVE., STE 100 JOANIE SEITZ ALBION NY 144111678 808037 CHEMICAL BANK C/O GERRI MADALONE 14.8% 3,161 21,261 15.6% 2,984 19,015 300 JERICHO QUAD, 1ST FLOOR JERICHO NY 117530000 807994 HOMESTEAD SAVINGS F.A. 14.7% 9 61 .0% 2 283 GENESEE ST UTICA NY 135010000 INDEPENDENCE SAVINGS BANK 808173 94 643 14.7% 93 632 195 MONTAGUE STREET-11TH FLOOR BROOKLYN NY 112010000 807996 HUDSON CITY SAVINGS INSTITUTION 14.5% 29 .0% 0 6 560 WARREN STREET HUDSON NY 125340000 808036 MANUFACTURERS AND TRADERS TRUST CO. 14.5% 473 3,251 14.9% 468 3,130 1 FOUNTAIN PLAZA, 4TH FLOOR BUFFALO NY 142031495 817950 CHASE MANHATTAN BANK 14.4% 1.931 13,371 13.7% 2,125 900 STEWART AVE GARDEN CITY NY 115300000 808085 KEY BANK OF NEW YORK 14.3% 1,067 7,448 .0% 0 137 17 CORPORATE WOODS BLVD %K S CORP ALBANY NY 122110000 805317 FLEET RETAIL LOAN SERVICES 14.2% 1,118 7,867 15.2% 883 5.799 NY/UG/RLS8 268 GENESEE ST. UTICA NY 135020000 807830 COMMUNITY NATIONAL BANK & TRUST COM 14.0% 10 71 . 0% 0 1 PO BOX 222 STATEN ISLAND NY 103060000 808140 ROCHESTER COMMUNITY SAVINGS BANK 13.9% 156 1,117 .0% 34 228 EAST MAIN ST ATTN R.D.BALL ROCHESTER NY 146042196 808050 FLEET BANK, NA % FLEET RTL LOAN SERV 13.6% 196 1,440 .0% 24 268 GENESEE ST NY/UG/RLS8 UTICA NY 135020000 MSB BANK 808060 13.6% 33 .0% 242 12 35 MATTHEWS STREET GOSHEN NY 109240000 829510 RTC/EMPIRE FED SAVINGS ASSOC 13.5% .0% ٥ 5 PO BOX 766 AMHERST NY 142280000



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/-----ORIGINATING LENDERS-----\ /-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment Name NATIONAL SAVINGS BANK OF ALBANY 13.1% 15 114 808086 90 STATE ST. ALBANY NY 122079965 9 2,737 24 182 .3% CHASE MANHATTAN BK TRUST/SLMA LOAN 13.1% 830469 450 W. 33RD ST., 15TH FLOOR NEW YORK NY 100010000 .0% 0 12 CHEMUNG CANAL TRUST COMPANY 12.9% 425 807809 ONE CHEMUNG CANAL PLAZA ELMIRA NY 149020000 34 470 REPUBLIC NATIONAL BANK OF NEW YORK 12.8% 21 163 7.28 808012 ONE HANSON PLACE BROOKLYN NY 112431409 12 94 .0% 12.7% 807862 ELMIRA SAVINGS BANK 333 E WATER ST ELMIRA NY 149010000 604 . 0% 15 12.5% 76 808178 COMMUNITY BANK NA PO BOX 509 45-49 COURT ST CANTON NY 136170509 12.5% 40 829089 NORTHERN FEDERAL CREDIT UNION 12.5% 40 120 FACTORY STREET WATERTOWN NY 136010000 57 .0% THE NORTH COUNTRY SAVINGS BANK 12.2% 808177 PO BOX 728 OGDENSBURG NY 186690000 OSWEGO CITY SAVINGS BANK 12.1% 140 .0% 6 808114 214 WEST FIRST STREET P O BOX 148 OSWEGO NY 131260000 290 .0% 7 807987 HERKIMER COUNTY TRUST COMPANY 12.0% 35 501 E MAIN STREET LITTLE FALLS NY 133650000 12.8% 358 2.783 357 2.955 12.0% 830186 CHASE MANHATTAN BANK 900 STEWART AVE GARDEN CITY NY 115300000 92 .0% 0 6 DIME SAVINGS BANK OF WILLIAMSBURGH 11.9% 807843 209 HAVEMEYER STREET BROOKLYN NY 112110000 28 EUROPEAN AMERICAN BANK & TRUST CO 11.9% 77 647 7.1% 807957 400 OAK STREET GARDEN CITY NY 115306552 230 1,888 12.1% 232 1,965 807745 ALBANK, FSB 11.8% 883 BROADWAY P O BOX 70 ALBANY NY 122010000 85 .0% 0 7 808018 LAKE SHORE SAVINGS AND LOAN ASSN. 11.7% 10 PO BOX 512 DUNKIRK NY 140480512 807950 FLATBUSH FEDERAL SAVINGS AND LOAN A 11.6% 60 11.6% 60 2146 NOSTRAND AVENUE BROOKLYN NY 112103024



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REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

10.8%

10.8%

/------ORIGINATING LENDERS-----\ /-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name In Default In Repayment Rate Rate In Default In Repayment 807989 HOME FEDERAL SAVINGS BANK 11.6% 46 395 30.7% 389 1.267 62 SOUTH OCEAN AVE ATTN:D DEMARTINO PATCHOGUE NY 117720000 ONBANK & TRUST CO. 808058 11.6% 29 250 . 0% 5 PO BOX 4983 SYRACUSE NY 132214983 828798 FIRST NATIONAL BANK OF ROCHESTER 11.5% 13 113 .0% 3 35 STATE STREET ATTN: LOAN OPERATIO ROCHESTER NY 146140000 831495 FLEET RETAIL LOAN SERVICES 11.5% 729 6,286 11.9% 1.214 10.162 268 GENESEE ST, NY/UG/RLS8/C.CRAIG UTICA NY 135020000 832163 UNIT #1 FEDERAL CREDIT UNION 11.5% 78 11.5% 78 55 STEVENS STREET PO BOX 830 LOCKPORT NY 140950000 807800 CAYUGA SAVINGS BANK 11.4% 27 235 .0% ۵ 4 107-115 GENESEE STREET AUBURN NY 130210000 807983 APPLE BANK FOR SAVINGS 11.3% 49 431 18.7% 34 181 1075 CENTRAL PARK AVE SCARSDALE NY 105839985 RIDGEWOOD SAVINGS BANK 808138 11.3% 16 141 .0% 7102 FOREST AVENUE RIDGEWOOD NY 113850000 807756 BANK OF AKRON 10.9% 7 64 .0% ٥ 3 PO BOX 420 AKRON NY 140010420 808127 POUGHKEEPSIE SAVINGS BANK, FSB 17 155 .0% 0 7 PO BOX 31, ATTN: CAROLYN EIGHMIE POUGHKEEPSIE NY 126020000 FLEET BANK OF NY, C/O FLEET SVCS CO 10.9% 831491 373 3.400 .0% 5701 HORATIO ST., NY/UT/0181 STLNS UTICA NY 135020000 807808 CHEMICAL BANK C/O GERRI MADALONE 10.8% 55 4.2% 505 14 333 300 JERICHO QUAD, 1ST FLOOR JERICHO NY 117530000 807836 CORTLAND SAVINGS BANK 10.8% 17 · 157 .0% 0 2 P O BOX 5628 CORTLAND NY 130450000 807902 CAYUGA LAKE NATIONAL BANK 10.8% 5 46



808006

826264

3 N CAYUGA ST

UNION SPRINGS NY 131600000

UP STATE FEDERAL CREDIT UNION

CITIZENS SAVINGS BANK

118 NORTH TIOGA STREET ITHACA NY 148500000

1916 BLACK RIVER BLVD ROME NY 134402498 37

27

342

250

.0%

7.6%

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/------ ORIGINATING LENDERS------\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment *********** 112 .0% n 3 10.7% 12 CITIZENS NATIONAL BANK OF MALONE 807817 6 ELM ST MALONE NY 129530000 289 .0% 0 31 10.7% 808202 TROY SAVINGS BANK 32 SECOND ST TROY NY 121800000 .0% 0 1 10.6% 808157 MARINE MIDLAND 95 WASHINGTON ST, FLOOR 2 SOUTH BUFFALO NY 142730000 16 0 10.6% 48 449 0% 808158 THE SAVINGS BANK OF UTICA 233 GENESEE STREET UTICA NY 135012896 333 3,070 10.8% 3.130 FLEET RETAIL LOAN SERVICES 10.6% 334 831458 NY/UG/RLS8 268 GENESEE ST. UTICA NY 135020000 38 .0% Ω 3 CHASE MANHATTAN BANK OF CT 10.5% 801974 P O BOX 92926-ATTN: B. HEIM ROCHESTER NY 146920000 33 10.5% 57 539 0% GREEN POINT SAVINGS BANK 807974 1981 MARCUS AVENUE LAKE SUCCESS NY 110420000 1 29 280 .0% CANANDAIGUA NATIONAL BANK AND TRUST 10.3% 807793 72 SOUTH MAIN STREET CANANDAIGUA NY 144240000 77 10.6% 75 SEACOMM FEDERAL CREDIT UNION 10.3% 829390 P.O. BOX 149 30 STEARNS ST MASSENA NY 136620000 12 235 . 0% SIDNEY FEDERAL CREDIT UNION 10.2% 24 808170 42 UNION ST., P O BOX 90 SIDNEY NY 138380000 10,885 105.559 10,905 106,201 10.3% CITIBANK STUDENT LOAN CENTER 10.2% 826878 PO BOX 22943 ATTN CHRISTEEN LEARY ROCHESTER NY 146920000 Ω 33 10.1% 47 465 . 0% EVERGREEN BANK, N.A. 807915 237 GLEN STREET GLENS FALLS NY 128010000 .0% 3 59 807961 FULTON SAVINGS BANK 10.1% 6 75 SO FIRST ST FULTON NY 130690000 .0% 0 11 GLENS FALLS NATIONAL BANK AND TRUST 10.0% 32 319 807968 250 GLEN STREET GLENS FALLS NY 128010000 ALTERNATIVES FEDERAL CREDIT UNION 30 826954 301 W STATE ST ITHACA NY 148500000 50 .0% 828051 ADVANTAGE FEDERAL CREDIT UNION 10.0% PO BOX 14440-04 ROCHESTER NY 146140000



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For Lenders/Holders with 30 or More Borrowers in Repayment

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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Name Rate In Default In Repayment 808047 MARINE MIDLAND BANK NA 9.9% 1.239 12,505 12.4% 353 2,831 PO BOX 1338 ATTN: D.POPLAWSKI BUFFALO NY 142400000 808142 ROME SAVINGS BANK 9.9% 50 504 . 0% n 15 100 ON THE MALL ROME NY 134400000 807939 FIRST NATIONAL BANK OF DRYDEN 9.6% .0% n 1 P O BOX 25 DRYDEN NY 130530000 808168 SENECA FALLS SAVINGS BANK з. 9.6% 31 .0% 2 19 CAYUGA ST. SENECA FALLS NY 131480000 805314 FLEET NATIONAL BANK OF MASSACHUSETT 607 6,409 .0% 1 1.256 268 GENESEE ST. NY/UG/RLS8 ITTCA NY 135020000 828080 WCTA FEDERAL CREDIT UNION 9.3% 11 118 . 0% 1 PO BOX 40 SODUS NY 145510040 825310 CHEMICAL BANK C/O GERRI MADALONE 9.2% 293 3,172 16.9% 406 2,396 300 JERICHO QUAD, FIRST FLOOR JERICHO NY 117530000 807864 EMIGRANT SAVINGS BANK 9.1% 230 .0% 0 12 5 EAST 42ND STREET NEW YORK NY 100170000 807908 FIRST NATIONAL BANK OF CORTLAND 9.0% 11 122 .0% 3 P O BOX 5430 CORTLAND NY 130455430 808187 STEUBEN TRUST COMPANY 9.0% 15 166 .0% 0 5 PO BOX 647, 82 MAIN ST HORNELL NY 148430647 808234 WYOMING COUNTY BANK 9.0% .0% Ω 5 PO BOX 110 55 NORTH MAIN ST WARSAW NY 145690000 825570 EMPIRE TEL-COM FEDERAL CREDIT UNION 9.0% 13 144 .0% 11 PO BOX 127 SYRACUSE NY 132050127 829260 FIRST SOURCE FEDERAL CREDIT UNION 9.0% 3 33 9.6% 3 31 1600 GENESEE ST UTICA NY 135020000 807878 LOCKPORT SAVINGS BANK 8.9% 595 . 0% n 27 55 EAST AVENUE LOCKPORT NY 140940000 813749 FLEET RETAIL LOAN SERVICES 8.9% 103 1,155 8.9% 101 1,128 NY/UG/RLS8 268 GENESEE ST. UTICA NY 135020000 819073 WILBER NATIONAL BANK 8.9% 89 .0% 0 8 PO BOX 430 ONEONTA NY 138200000



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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers In Default In Repayment Rate In Default In Repayment Rate NBIS C/O FLEET RETAIL LOAN SERVICES 8.9% 41 459 .0% 822095 268 GENESEE ST NY/UG/RLS8 UTICA NY 135020000 76 OLEAN-DRESSER-CLARK FEDERAL CR UN 831704 7 78 9.2% 1201 WAYNE ST. OLEAN NY 147600000 11 24 270 .0% 808109 ONEIDA SAVINGS BANK 8 8% 182 MAIN STREET ONEIDA NY 134210000 808115 OSWEGO COUNTY SAVINGS BANK 44 EAST BRIDGE STREET OSWEGO NY 131260000 808199 TIOGA STATE BANK 8.8% .0% 1 MAIN STREET SPENCER NY 148830000 55 THE CHASE MANHATTAN BANK, N.A. 8.8% 35 829639 300 JERICHO OUADRANGLE JERICHO NY 117530000 PIONEER SAVINGS BANK 8.7% 13 148 8.9% 13 146 826855 21 SECOND STREET TROY NY 121800000 36.5% 807855 RIVER BANK AMERICA 8.6% 20 230 145 HUGUENOT STREET NEW ROCHELLE NY 108010000 8.9% 20 223 ESL FEDERAL CREDIT UNION 8.6% 20 807857 100 KINGS HIGHWAY SOUTH SUITE 1200 ROCHESTER NY 146175541 CROSSLAND FEDERAL SAVINGS BANK 7 807853 8.5% 40 470 28.5% 211 MONTAGUE STREET BROOKLYN NY 112010000 FIRST NATIONAL BANK OF JEFFERSONVIL 35 807933 8.5% MAIN STREET JEFFERSONVILLE NY 127480000 472 .0% 0 24 808200 TOMPKINS COUNTY TRUST COMPANY P O BOX 460 ITHACA NY 148510000 1,699 802176 FLEET RETAIL LOAN SERVICES 8.3% 156 1.862 8.2% 140 NY/UD/RLS8 268 GENESEE ST. UTICA NY 135020000 2 .0% 807795 CANTON FEDERAL SAVINGS & LOAN ASSN 8.3% 127 MAIN STREET P O BOX 230 CANTON NY 136170000 STATEN ISLAND SAVINGS BANK 8.3% 32 381 22.3% 17 76 808186 81 WATER STREET STATEN ISLAND NY 103040000 CENTRAL FEDERAL SAVINGS FSB 8.3% 36 .0% ٥ 2 819238 242 OLD COUNTRY RD CONSUMER LN DEPT MINEOLA NY 115010000

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For Lenders/Holders with 30 or More Borrowers in Repayment

REPORT DATE - 10/22/97 /------ORIGINATING LENDERS-----\ /-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers In Default In Repayment Name Rate Rate In Default In Repayment 807850 DOLLAR DRY DOCK SAVINGS 8.2% 13 157 50 MAIN ST ATTN: MS 5A STUD LN DEP WHITE PLAINS NY 106061984 808113 ORANGE COUNTY TRUST COMPANY 8.1% 3 37 PO BOX 790 MIDDLETOWN NY 109400000 808171 SKANEATELES SAVINGS BANK 8.1% 74 .0% 3 33 EAST GENESEE STREET SKANEATELES NY 131520000 828677 FIRST HERITAGE FEDERAL CREDIT UNION 8.1% 10 123 .0% 7 110 VILLAGE SQUARE ATTN: SUE WENSEL PAINTED POST NY 148700000 807805 MANUFACTURERS & TRADERS TRUST CO 14 173 .0% Ω 5 1 FOUNTAIN PLAZA BUFFALO NY 142031495 808084 NBT BANK, NATIONAL ASSOCIATION 7.8% 36 461 16 52 SOUTH BROAD ST NORWICH NY 138150000 827366 TICONDEROGA FEDERAL CREDIT UNION 7.8% .0% 3 38 WICKER STREET PO BOX 30 TICONDEROGA NY 128830030 807797 GREENE COUNTY SAVINGS BANK 7.5% 40 .0% 1 P O BOX 470 CATSKILL NY 124140000 808147 ROSLYN SAVINGS BANK 7.5% 15 198 9.0% 11 2 SEAVIEW BLVD. PORT WASHINGTON NY 110500000 831560 REPUBLIC BANK FOR SAVINGS 7.5% 24 320 84.6% 11 13 ONE HANSON PLACE 10TH FLOOR BROOKLYN NY 112431409 807823 COHOES SAVINGS BANK 7.4% 162 .0% 0 75 REMSEN STREET COHOES NY 120470000 830310 COLLEGE CREDIT-TIAA-LSC/VA 7.4% 289 3,870 .3% 588 730 THIRD AVENUE NEW YORK NY 100236992 807596 FLEET BANK, NA % FLEET RTL LOAN SERV 7.2% 82 1.132 3.8% 210 268 GENESEE ST NY/UG/RLS8 UTICA NY 135020000 808194 SUNRISE FEDERAL SAVINGS BANK 7.2% 152 312 CONKLIN STREET FARMINGDALE NY 117350000 831216 CHASE MANHATTAN BANK 7.2% 5 69 8.0% 62 900 STEWART AVE GARDEN CITY NY 115300000



832187

FLEET BANK OF NEW HAMPSHIRE

268 GENESEE ST. NY/UG/RLS8

UTICA NY 135020000

7.2%

124

1,705

3.9%

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REPORT DA	ATE - 10/22/97 For Lend		/Holders with 30 or More Borrowers in Repayment ORIGINATING LENDERS\ /CURRENT HOLDERS\					
		Default #	of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers	
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment	
******	*********	*****	******	*****	*****	*****	******	
807844	DIME SAVINGS BANK OF NEW YORK	7.1%	4	56				
	P.O. BOX 3007							
	UNIONDALE NY 115560000							
808211	UNION SAVINGS BANK	7.1%	4	56				
	62 SOUTH OCEAN AVENUE							
	PATCHOGUE NY 117720000	•						
807488	FLEET BANK, NA % FLEET RTL LN SERV	7.0%	112	1,579	1.6%	2	121	
	268 GENESEE ST NY/UG/RLS8					,		
	UTICA NY 135020000							
807945	KEY BANK OF CENTRAL NEW YORK	7.0%	36	510				
007545	17 CORPORATE WOODS BLVD ELD 3RD FL							
	ALBANY NY 122110000							
000175		7.0%	20	284	. 0%	0	10	
808175	NORTH FORK BANK	7.08	20	201				
	9025 ROUTE 25							
	MATTITUCK NY 119521500		10	141	5.8%	1	17	
819018	EVANS NATIONAL BANK OF ANGOLA	7.0%	10	141	3.84	•	- '	
	14-16 NORTH MAIN STREET							
	ANGOLA NY 140060000		•	100	c 08	10	166	
831059	MARINE MIDLAND BANK (DELAWARE) NA	7.0%	9	128	6.0%	10	100	
	PO BOX 1338 ATTN: D.POPLAWSKI							
	BUFFALO NY 142401338					_	_	
807861	ELMIRA SAVINGS AND LOAN, F.A.	6.7%	4	59	.0%	0	3	
	300 WEST WATER STREET							
	ELMIRA NY 149010000							
808118	PAWLING SAVINGS BANK	6.5%	7	107	.0%	0	4	
	1301 ROUTE 52							
	FISHKILL NY 125240000							
808152	FIRST TIER BANK & TRUST	6.5%	3	46	.0%	0	2	
	107 MAIN STREET, ATTN STEVEN PERL							
	SALAMANCA NY 147790000							
830548	CITIBANK, FSB	6.3%	8	126	.9%	1	104	
	99 GARNSEY							
	PITTSFORD NY 145340000							
831614	FIRST INTERSTATE BANK OF DENVER	6.3%	14	221	.0%	0	15	
	ONE WORLD TRADE CENTER; SUITE 8505							
	NEW YORK NY 100480000							
808077	THE NATIONAL BANK OF VERNON	6.2%	3	48	.0%	0	3	
808077	PO BOX 890	0.20	_					
	VERNON NY 134760000							
007740		6.1	8	131	.0%	0	4	
807749	FDIC AS RECEIVER FOR AMERICAN SAVIN	0.15		131		· ·	•	
	99 CHURCH STREET							
	WHITE PLAINS NY 106010000			004		0	27	
807929	CITIBANK, FSB	6.1%	61	984	.0%	U	21	
	P O BOX 22943							
	ROCHESTER NY 146920000			_		=		
808100	NORTHFIELD SAVINGS BANK	6.1%	6	97	8.3	1	12	
	PO BOX 140725							
	STATEN ISLAND NY 103140025							



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FY 1995 Cohort Default Rate for Originating Lenders/Holders

		Default	# of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default				
******	**********	*****	******			******	
807820	HOME AND CITY SAVINGS BANK	6.0%	5	83			
	99 TROY ROAD						
	EAST GREENBUSH NY 120610000						
827095	THE DIME SAVINGS BANK OF NEW YORK	5.9%	16	268	.0%	0	3
	231 EAST AVENUE, SUITE 100						
	ALBION NY 144111678						
830604	MARINE MIDLAND BANK NA (DELAWARE)	5.9%	59	988	5.1%	20	387
	PO BOX 1338 ATTN: CAROL CIALONE						
	BUFFALO NY 142400000						
808132	QUEENS COUNTY SAVINGS BANK	5.7%	2	35	.0%	0	4
	38-25 MAIN STREET						
	FLUSHING NY 113540000						
808136	RICHMOND COUNTY SAVINGS BANK	5.7%	13	228	5.9%	13	219
	4523 AMBOY ROAD						
	STATEN ISLAND NY 103124196						
807803	CENTRAL NATIONAL BANK CANAJOHARIE	5.5%	13	234	.0%	0	12
	24 CHURCH STREET						
	CANAJOHARIE NY 133170149						
807955	FLUSHING SAVINGS BANK	5.5%	3	54	.0%	0	3
	144-51 NORTHERN BLVD.						
	FLUSHING NY 113549885						
808112	ONTARIO NATIONAL BANK	5.5%	3	54	.0%	0	2
	26 EAST MAIN STREET						
000050	CLIFTON SPRINGS NY 144320000						
808153	ADIRONDACK BANK, AFSB	5.5%	2	36			
	60 MAIN STREET ATTN TAMMI SALLS						
822551	SARANAC LAKE NY 129830000	r 49					
622331	VISIONS FEDERAL CREDIT UNION	5.4%	19	346	11.3%	13	115
	24 MCKINLEY AVE ATTN STUD LN DEPT ENDICOTT NY 137600000						
824038	HUDSON VALLEY FEDERAL CREDIT UNION	5.4%	17	212			
024030	P O BOX 1750 159 BARNEGAT ROAD	5.46	17	312	7.8%	3	38
	POUGHKEEPSIE NY 126010000						
807750	AMSTERDAM FEDERAL SAVINGS AND LOAN	5.2%	3	57	.0%	1	_
	PO BOX 271	3.20	•	37	.04	1	1
	AMSTERDAM NY 120100000						
808169	SENECA FEDERAL SAVINGS AND LOAN ASS	5.2%	2	38	.0%	0	•
	P.O. BOX 210, 35 OSWEGO ST.		_	30	. • •	v	1
	BALDWINSVILLE NY 130270210						
826725	ASTORIA FED SVNGS, CONSUMER LENDING	5.2%	8	152	.0%	0	6
	ONE ASTORIA FEDERAL PLAZA		•	202		v	J
	LAKE SUCCESS NY 110421085						
829214	E.S.M. FEDERAL CREDIT UNION	5.2%	2	38	.0%	0	2
	7200 KIRKVILLE RD					· ·	-
	EAST SYRACUSE NY 130570000						
808191	THE LONG ISLAND SAVINGS BANK, CENTE	5.0%	17	336			
	PO BOX 1585						
	MELVILLE NY 117472724						



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REPORT DA	ATE - 10/22/97 For Lend			ore Borrowers in			
				NDERS\			
		Default	of Borrowers	# of Borrowers	Default		# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
******	*********	*****	*****	*******	*******	**********	******
831144	CHASE MANHATTAN BANK N.A., B. HEIM	5.0%	60	1,191	. 0%	0	33
	JERICHO NY 117530000			_			
807744	ADIRONDACK TRUST COMPANY 473 BROADWAY SARATOGA SPRINGS NY 128660326	4.7%	7	148	.0%	0	2
807841	DELAWARE NATIONAL BANK OF DELHI 124 MAIN STREET	4.7%	6	126	.0%	0	8
807755	DELHI NY 137530000 BALLSTON SPA NATIONAL BANK 87 FRONT ST PO BOX 70 BALLSTON SPA NY 120200000	4.6%	4	86	5.0%	4	79
808028	LONG ISLAND SAVINGS BANK, FSB 201 OLD COUNTRY ROAD MELVILLE NY 117470000	4.6%	24	521	3.1%	1	32
829636	THE DIME SAVINGS BANK OF NY, FSB 231 EAST AVENUE, SUITE 100 ALBION NY 144111678	4.6%	10	214	. 0%	0	6
808099	NORTH SIDE SAVINGS BANK 170 TULIP AVENUE FLORAL PARK NY 110010000	4.5%	5	109	16.6%	1	6
831494	NORSTAR BANK OF UPSTATE NY-HUDSON V 216 STATE STREET SCHENECTADY NY 123050000	4.5%	2	44			
808134	RELIANCE FEDERAL SAVINGS BANK 585 STEWART AVE., DIANE HOLLAND GARDEN CITY NY 115304701	4.4%	8	180	4.8%	8	165
826492	CCSD FEDERAL CREDIT UNION P O BOX 2087 ELMIRA HTS NY 149030087	4.3%	4	92	4.6%	4	86
807427	CENTRAL JERSEY/NAT WEST NJ 3 HUNTINGTON QUADRANGLE MELVILLE NY 117470000	4.2%	12	282	.0%	0	1
807948	FIRST NATL BANK OF HUDSON VALLEY ROUTE 55, BOX 310 LA GRANGEVILLE NY 125400000	4.2%	2	47			
808130	PUTNAM COUNTY SAVINGS BANK ROUTE 6 & DREWVILLE RD BREWSTER NY 105099806	4.2%	4	95	. 0%	0	9
808146	ROOSEVELT SAVINGS BANK 1122 FRANKLIN AVE GARDEN CITY NY 115300000	4.1%	7	167	15.3%	2	13
808224	THE WARWICK SAVINGS BANK 18 OAKLAND AVE PO DRAWER A WARWICK NY 109900000	4.1%	4	97	. 0%	0	6
828753	PENFIELD FEDERAL CREDIT UNION P.O. BOX 1018 PENEFIELD NY 145260000	4.1%	4	97	. 0%	0	3



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				NDERS\		CURRENT HOLD	ERS\
				# of Borrowers			
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
******	****	*****	******	******	*****	*****	******
807952	FIDELITY NEW YORK C/O ASTORIA FEDER ONE ASTORIA PLAZA LAKE SUCCESS NY 110421085	4.0%	3	. 75	.0%	0	2
831492	NORSTAR BANK OF UPSTATE NY-CAPITOL 268 GENESEE STREET UTICA NY 135020000	4.0%	32	792			
807826	COLUMBIA BANKING FEDERAL SVGS & LN 31 EAST MAIN STREET ROCHESTER NY 146140000	3.9%	6	153	.0%	0	3
830910	MARINE MIDLAND BANK NA PO BOX 1338 ATTN: D.POPLAWSKI BUFFALO NY 142400000	3.9%	8	203	.0%	0	1
828375	SUFFOLK FEDERAL CREDIT UNION P O BOX 9005 MEDFORD NY 117630000	3.7%	5	135	.0%	0	9
807761	KEY BANK OF WESTERN NEW YORK NA * KEY SERV CORP 17 CORP WOODS BLVD ALBANY NY 122110000	3.6%	17	472			
822904	STUDENT LOAN CORPORATION 99 GARNSEY RD ATTN: GAIL MCINTYRE PITTSFORD NY 145340000	3.6%	2	55	13.7%	4	29
807802	POWER FEDERAL CREDIT UNION 625 ERIE BLVD. WEST, P.O. BOX 1297 SYRACUSE NY 132011297	3.5%		85	3.5%	3	84
829929	INDEPENDENT ORDER OF FORESTERS PO BOX 179 NIAGARA STATION BUFFALO NY 142010000	3.3%	9	270	3.4%	9	260
831493	NORSTAR BANK OF UPSTATE NY-MOHAWK V 268 GENESEE STREET, ATTN:T. GOGOLA UTICA NY 135020000	3.3%	3	90			
807772	BATH NATIONAL BANK PO BOX 630 BATH NY 148100630	3.2%	6	186	3.2%	6	182
807789	GOLDOME BANK 3900 MAIN ST ATTN: STUD LOAN DEPT AMHERST NY 142260000	3.2%	12	371	. 0%	0	2
807896 .	BEACON FEDERAL SAVINGS BANK 235 FAIR STREET KINGSTON NY 124010000	3.1%	1	32			
828732	CAPITAL COMMUNICATIONS FED CR UNION 18 COMPUTER DRIVE EAST ALBANY NY 122050000	3.1%	1	32	3.1%	1	32
808003	EMPIRE FEDERAL SAVINGS BANK OF AMER STUDENT LOAN DEPT PO BOX 766 AMHERST NY 142280000	3.0%	1	33			
807870	RTC/EMPIRE FED SAVINGS ASSOC PO BOX 766 ATTN: CONNIE WEST AMHERST NY 142280000	2.8%	5	176	.0%	0	1



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KEFORI D	ATS - 10/22/57	/		NDERS\	/	CURRENT HOLD	ERS\
				# of Borrowers			
ID	Name	Rate		In Repayment		In Default	
		*****			*****	*****	*****
814580	CORNELL FEDERAL CREDIT UNION 1030 CRAFT RD	2.5%	8	310	2.6%	8	300
	ITHACA NY 148500000						
830317	P O BOX 12189	2.5%	2	78	2.2%	2	89
807942	ALBANY NY 122120000 FIRST NATIONAL BANK OF RHINEBECK 137 SOUTH BROADWAY	2.3%	1	43			
	RED HOOK NY 125710000						
808161	SCHENECTADY SAVINGS & LOAN ASSOCIAT 251-26 STATE STREET SCHENECTADY NY 123051889	2.3%	1	42			
807834	CORNING FEDERAL CREDIT UNION PO BOX 1450	2.2%	1	45	. 0%	0	4
	CORNING NY 148300000						
807612	DIME SAVINGS BANK OF NEW YORK, FSB 231 EAST AVENUE, SUITE 100	2.1%	1	46	.0%	0	10
	ALBION NY 144111678					_	
807799	CATTARAUGUS COUNTY BANK 116-120 MAIN STREET	2.0%	1	50	.0%	0	32
	LITTLE VALLEY NY 147550000		,	5.6	0.8	0	10
807922	JEFFERSON NATIONAL BANK PO BOX 716	1.7%	1	56	. 0%	Ü	10
822592	WATERTOWN NY 136010000 BETHPAGE FEDERAL CREDIT UNION PO BOX 127	1.7%	4	226	1.8%	4	219
	BETHPAGE NY 117140000						
824693	FINGER LAKES FEDERAL CREDIT UNION PO BOX 433 27 SENECA ST	1.7%	1	57	.0%	0	. 1
	GENEVA NY 144560000						
807653	CHEMICAL BANK NEW JERSEY, NA 300 JERICHO QUADRANGLE	1.6%	1	60			
000100	JERICHO NY 117530000	1.68	1	60	. 0%	0	4
827177	RTC/EMPIRE FED SAVINGS ASSOC PO BOX 1690 WILLIAMSVILLE NY 142310000	1.6%	1	60	. U 3	U	*
829512	GPO FEDERAL CREDIT UNION	1.6%	1	61	1.6%	1	61
629512	4311 MIDDLE SETTLEMENT RD PO BX 377 NEW HARTFORD NY 134130000	1.00	•	V 2	1.00	-	-
808217	NASSAU EDUCATORS FED CREDIT UNION 264 E MERRICK ROAD	. 7%	1	130	. 7%	1	127
808190	VALLEY STREAM NY 115820000 TEACHERS FEDERAL CREDIT UNION 2410 NORTH OCEAN AVENUE	. 6%	3	448	. 6%	3	438
	FARMINGVILLE NY 117380000						
807563	CHEMICAL BANK C/O GERRI MADALONE 300 JERICHO QUAD, FIRST FLOOR JERICHO NY 117530000	.0%	0	3	8.8%	85	956



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11.7%

734

6.245

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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment 807798 CATSKILL SAVINGS BANK .0% 0 68 .0% 0 PO BOX 450 CATSKILL NY 124149988 807821 CITY NATIONAL BANK AND TRUST COMPAN .0% 0 40 .0% Ω 1 12-20 NORTH MAIN ST GLOVERSVILLE NY 120780000 808022 CHASE LINCOLN FIRST BANK, NA .0% 30 ONE LINCOLN FIRST SQUARE ROCHESTER NY 146430000 808023 CHASE LINCOLN FIRST BANK NA .0% 30 .0% 13 ONE LINCOLN FIRST SOUARE ROCHESTER NY 146430000 TRUSTCO BANK NY 808163 .0% 0 32 . 0% 320 STATE STREET SCHENECTADY NY 123050000 824690 FNB CHICAGO, TRUST FOR SMS 1995A 3.6% 582 15,975 5TH FLOOR 153 WEST 51ST STREET NEW YORK NY 100190000 827528 FIRST NATIONAL BANK OF LONG ISLAND .0% 75 .0% 0 67 10 GLEN HEAD RD - ATTN TINA SWEENEY GLEN HEAD NY 115450000 829676 STEUBEN EDUCATORS FEDERAL CREDIT UN .0% 113 .0% 0 106 77 VICTORY HWY PAINTED POST NY 148700000 832429 SUMITOMO BANK OF CALIFORNIA 8.7% 13 277 PARK AVENUE % J MCFADDEN NEW YORK NY 101720000 833115 FNB CHICAGO SMS TRUST 1994-A 23.3% 601 2,570 5TH FLOOR 153 WEST 51ST STREET NEW YORK NY 100190000



833157

FNB CHICAGO, SMS TRUST 1994-B

5TH FLOOR 153 WEST 51ST STREET

NEW YORK NY 100190000

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		/	-ORIGINATING LE	NDERS\	/	CURRENT HOLD	ERS\
		Default	# of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
******	**********	*****	*********	*****	******	*****	******
OHIO							
826490	CLIFTON HEIGHTS LOAN AND BUILDING C 201 W MCMILLAN ST	32.2%	30	93	.0%	0	1
823335	CINCINNATI OH 452191397 AMERIFIRST BANK	31.5%	12	. 38	.0%	0	1
823417	36 N DETROIT STREET XENIA OH 453850000 CINCO FEDERAL CREDIT UNION	25.0%	20	80	62.5%	5	8
023417	49 WM HOWARD TAFT RD. CINCINNATI OH 452190000	23.0%	20	80	02.5%	3	6
825200	GREATER CINCINNATI SCHOOL EMPLOYEES 2721 CENTRAL PKWY. CINCINNATI OH 452252371	25.0%	12	48	. 0%	0	9
830379	FIRST FEDERAL BANK % HUNTINGTON BK 2361 MORSE RD., DC43	21.0%	49	233	.0%	٥	29
823703	COLUMBUS OH 432290000 COUNTY SAVINGS BANK PO BOX 18060	20.4%	10	49	.0%	0	3
831569	COLUMBUS OH 432180000 STATE HOME SAVINGS ASSOCIATION PO BOX 509	20.0%	9	45	.0%	0	1
833175	BOWLING GREEN OH 434020509 STAR BANK, NA/TRUSTEE FOR EFC 425 WALNUT STREET ML 5125	20.0%	1	5	2.7%	1	37
808851	CINCINNATI OH 452011118 CLS-NATIONAL CITY BANK, NORWALK P O BOX 5570, LOC #7104	19.3%	65	336	25.6%	10	39
821087	CLEVELAND OH 441010570 BANK ONE EDUCATION FINANCE GROUP P.O.BOX 711004	18.1%	1,197	6,613	.0%	0	308
809854	COLUMBUS OH 432711004 CLS - NATIONAL CITY BANK PITTSBURG P.O. BOX 5570 - LOC 7104	17.8%	5	28	. 0%	0	87
808617	CLEVELAND OH 441010570 MID AMERICAN NATL BANK & TRUST CO. 519 MADISON AVENUE	17.4%	199	1,141	.0%	0	203
804959	TOLEDO OH 436040000 CLS-NATIONAL CITY BANK, KENTUCKY P.O. BOX 5570 LOC 7104	16.8%	986	5,839	17.2%	1,007	5,851
826940	CLEVELAND OH 441010570 PEOPLES FEDERAL SAVINGS BANK 121 NORTH MARKET STREET	16.6%	8	48	. 0%	0	5
808633	WOOSTER OH 446910000 FIRST NATIONAL BANK OF SOUTHWESTERN 2 N MAIN ST, ATTN. STUDENT LOANS	16.5%	17	103	.0%	0	26
808839	MIDDLETOWN OH 450420000 GENOA BANKING COMPANY 24950 W STATE RT. 51	15.3%	8	52	.0%	0	8



MILLBURY OH 434470168

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		/	-originating Li	ENDERS\	/	CURRENT HOLD	ERS\
		Default	# of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	**********	******	****	*****	******	******	*****
810755	BANK ONE TEXAS	15.2%	1,927	12,660	25.7%	362	1,407
	PO BOX 711004						
•	COLUMBUS OH 432711004						
831483	BANK ONE, BLOOMINGTON, NA	14.8%	45	304	12.3%	11	89
	PO BOX 711004						
	COLUMBUS OH 432711004						
803674	CLS-NATIONAL CITY BANK, INDIANA	14.7%	1,573	10,697	15.0%	1,377	9,169
	P.O.BOX 5570, LOC 7104						
	CLEVELAND OH 441010570		,	40	0.8:		2
808772	BANK ONE, MANSFIELD	14.2%	6	42	. 0%	0	3
	PO BOX 711004 COLUMBUS OH 432711004						
819931	CLS-NATIONAL CITY BANK, NORTHEAST	13.1%	243	1,854	12.0%	293	2,437
017731	P.O. BOX 5570 LOC7104	25.20	213	2,001			_,
	CLEVELAND OH 441010570						
832584	KEMBA CU	13.1%	5	38	.0%	0	11
	1011 WEST EIGHTH ST						
	CINCINNATI OH 452500000						
808634	FIFTH THIRD BANK, DEPT. MD 10907A	13.0%	188	1,445	11.9%	33	277
	38 FOUNTAIN SQ PLAZA, HEATHER LEWIS						
	CINCINNATI OH 452630000						-
808758	FARMERS & MERCHANTS BANK	12.9%	4	31	12.9%	4	31
	430 NORTH ST			,		•	
808780	CALDWELL OH 437240000 FIFTH THIRD BANK, DEPT. MD 10907A	12.9%	585	4,514	10.0%	74	740
808780	38 FOUNTAIN SQ PLAZA, HEATHER LEWIS	12.70	303	1,511	10.00		,10
	CINCINNATI OH 452630000						
820622	BANK ONE OHIO STUDENT LOAN SERV	12.9%	2,677	20,625	13.8%	2,133	15,376
	DEPARTMENT 1004						
	COLUMBUS OH 432711004						
822915	METROPOLITAN SAVINGS BANK	12.5%	29	231	. 0%	. 0	48
	1 FEDERAL PLAZA P O BOX 390						
	YOUNGSTOWN OH 445030000						
811522	BANK ONE, HUNTINGTON, NA	12.4%	80	642	16.0%	28	175
	PO BOX 711004						
	COLUMBUS OH 432711004	10.00	26	211			
808692	BANK ONE, ATHENS NA PO BOX 711004	12.3%	26	211			
	COLUMBUS OH 432711004						
829985	STATE HOME SAVINGS BANK, FSB	12.2%	101	822	10.3%	14	135
	5000 TIEDEMAN RD, MC OH-01-50-0801						
	BROOKLYN OH 441440000						
805156	BANK ONE, EDUCATION FINANCE GROUP	12.0%	777	6,449	1.3%	40	2,942
	PO BOX 711004						
	COLUMBUS OH 432711004						
808819	FIFTH THIRD BK/NORTHWESTERN OHIONA	11.9%	18	151			•
	337 S MAIN ST						
	FINDLAY OH 458400000						



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/-----ORIGINATING LENDERS-----\ /------CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Name Rate In Default In Repayment PREMIERBANK & TRUST 11.9% 15 126 6.6% 15 124 MIDDLE AVENUE P O BOX 4001 ELYRIA OH 440352001 BANK ONE, INDIANAPOLIS, NA 11.8% 1,104 803335 9.278 9 9% 360 3,612 P.O. BOX 711004 COLUMBUS OH 432711004 822481 BANK ONE, MERRILLVILLE C/O BANK ONE 11.8% 666 5.608 10.8% 128 1.184 P.O. BOX 711004 COLUMBUS OH 432711004 803348 CLS-NATIONAL CITY BANK, INDIANA 11.5% 142 1,232 137 1,139 12.0% P O BOX 5570, LOC 7104 CLEVELAND OH 441010570 STAR BANK, N.A., CINCINNATI 808628 11.4% 258 2.263 3 0% 22 729 311 ELM ST. PO BOX 9982. ML 315 CINCINNATI OH 452020000 828105 FIFTH THIRD BANK, DEPT. MD 10907A 11.0% 30 271 5.0% 13 260 38 FOUNTAIN SQ PLAZA, HEATHER LEWIS CINCINNATI OH 452630000 829119 STATE SAVINGS BANK 11.0% 21 190 .0% 2931 E. DUBLIN GRANVILLE RD COLUMBUS OF 432310000 820461 STAR BANK CENTRAL OHIO 10.8% 12 111 . 0% 11 501 WEST SCHROCK RD PO BOX 267107 COLUMBUS OH 432267107 803528 BANK ONE, RICHMOND, NA 345 27.2% 136 PO BOX 711004 COLUMBUS OH 432711004 811506 BANK ONE, WEST VIRGINIA, NA BECKLEY 10.7% 43 399 11.4% 43 376 PO BOX 711004 ATTN: R HRANILOVICH COLUMBUS OH 432711004 813760 KEY BANK USA-ED LENDING OPERATIONS 10.7% 1.236 11.481 3.799 2.5% 96 800 SUPERIOR AVE., MC OH-01-02-0423 CLEVELAND OH 441140000 808888 CLS-NATIONAL CITY NORTHWEST 10.6% 131 1,226 10.7% 131 1,220 P O BOX 5570 LOC 7104 CLEVELAND OH 441010570 814355 UNITED NATIONAL BANK & TRUST CO. 10.5% 9 .0% PO BOX 24190 CANTON OH 447019966 808678 POTTERS SAVINGS & LOAN COMPANY 10.3% 11 106 .0% 12 P O BOX 1028 EAST LIVERPOOL OH 439203561 802685 KEY BANK OF IDAHO 10.0% 1,176 12.8% 58 450 800 SUPERIOR AVE., MC OH-01-02-0423 CLEVELAND OH 441140000 808646 BANK ONE, CLEVELAND N.A. 10.0% 61 609 12.5% 48 PO BOX 711004

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COLUMBUS OH 432711004

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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment Name -----808725 CITIZENS NATIONAL BANK 10.0% 15 149 21.8% 32 PO BOX 69 NORWALK OH 448570000 33 FIRST MERIT BANK/EST 10.0% 59 590 .0% 808750 105 COURT STREET ELYRIA OH 440350000 BANK ONE, STEUBENVILLE, NA 60 .0% 0 819672 10.0% PO BOX 711004 COLUMBUS OH 432711004 10.2% 832415 FREMONT FEDERAL CREDIT UNION 10.0% 40 39 2274 W STATE STREET FREMONT OH 434200000 298 808662 CLS-NATIONAL CITY BANK, COLUMBUS 9.9% 298 2.997 9.8% 3,021 P O BOX 5570 - LOC. 7104 CLEVELAND OH 441010570 824749 BANK ONE, AKRON, NA 9.9% 543 .0% 0 18 PO BOX 711004 COLUMBUS OH 432711004 7 808666 PEOPLES BANKING & TRUST CO 9.8% 21 214 .0% 0 138 PUTNAM ST MARIETTA OH 457500000 CLS-NATIONAL CITY BANK CLEVELAND 777 7,906 10.1% 849 8,340 808877 9.8% P.O. BOX 5570 LOC 7104 CLEVELAND OH 441010570 808942 CLS-NATIONAL CITY BANK CLEVELAND 9.8% 61 .0% 0 12 6 PO BOX 5570 LOC 7104 CLEVELAND OH 441010570 825151 GEM SAVINGS ASSOCIATION 9.8% 5 51 GEM PLAZA DAYTON OH 454020000 62 28 825043 LIMA SUPERIOR FED CREDIT UNION 9.6% 6 21.4% 6 1205 E. KIBBY ST. LIMA OH 458040000 831554 MIDAMERICA FEDERAL RECEIVERSHIP 9.6% 27 281 .0% 0 ATTN: ASSET OPER DEPT PO BOX 62187 KING OF PRUSSIA OH 194060000 811925 BANK ONE EDUCATION FINANCE GROUP 9.5% 10 105 .0% 0 136 P.O.BOX 711004 COLUMBUS OH 432711004 637 831522 HUNTINGTON NATIONAL BANK/SLMA 9.5% 489 5.147 .3% 7450 HUNNINGTON PARK DR COLUMBUS OH 432350000 830547 NATIONAL CITY BANK, NORWALK 11 .0% 9 EAST MAIN ST P O BOX 567 NORWALK OH 448570000 808891 OHIO VALLEY BANK CO 9.3% 14 149 .0% 10 420 THIRD AVENUE GALLIPOLIS OH 456310000



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For Lenders/Holders with 30 or More Borrowers in Repayment

		/\		/\			
	٠	Default (of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	**********	*****	******	*****	*****	******	*****
811564	CHARLESTON NATIONAL BANK	9.3%	3	32	9.5%	2	21
	PO BOX 711004 ATTN ROBIN HRANLOVICH						
	COLUMBUS OH 432711004						
803544	BANK ONE, BLOOMINGTON, NA	9.2%	146	1,580	23.2%	40	172
	PO BOX 711004						
	COLUMBUS OH 432711004						
808747	DELAWARE COUNTY BANK	9.0%	5	55	23.8%	5	21
	P O BOX 70 ATTN: LINDA SMITH						
	DELAWARE OH 430150000						
808808	STAR BANK, N. A. TRI-STATE	9.0%	3	33	.0%	0	2
	PO BOX 429						
	GALLIPOLIS OH 456310000						
822496	CITIZEN'S BANKING CO., ANDERSON	9.0%	52	573	20.0%	1	5
	5000 TIEDEMAN ROAD MC OH-01-50-0801						
	BROOKLYN OH 441440000						
808626	BANK ONE, CAMBRIDGE, NA	8.9%	5	56	.0%	0	6
	PO BOX 711004						
	COLUMBUS OH 432711004						
808722	CITIZENS NATIONAL BANK	8.8%	8	90	.0%	0	3
	102 SOUTH MAIN ST.						
000000	BLUFFTON OH 458170000		-				
826980	FIRST FEDERAL SAVINGS AND LOAN ASSO	8.7%	5	57	.0%	0	1
	124 E COURT ST						
002002	BOWLING GREEN OH 434020000	0.54					_
803007	BANK ONE CHICAGO	8.5%	17	200	.0%	0	9
	PO BOX 711004						
808874	COLUMBUS OH 432711004 CLS-NATIONAL CITY BANK, DAYTON	8.5%	209	2 442	0.38	211	0.510
000074	P.O. BOX 5570 LOC 7104	0.31	209	2,442	8.3%	211	2,512
	CLEVELAND OH 441010570						
809213	KEY BANK OF OREGON	8.5%	68	799	6.5%	25	201
007213	800 SUPERIOR AVE., MC OH-01-02-0423	0.54	00	733	0.5%	25	381
	CLEVELAND OH 441140000						
828257	CITIZENS FEDERAL SAVINGS & LOAN	8.5%	56	655	9.4%	15	158
	110 NORTH MAIN STREET	0.00	30	033	2.40	13	130
	DAYTON OH 454020000						
831040	STATE HOME SAVINGS ASSOCIATION	8.5%	22	257	34.7%	16	46
	PO BOX 509			207	51.70	20	40
	BOWLING GREEN OH 434020509						
821466	LORAIN NATIONAL BANK	8.3%	4	48	.0%	0	8
	457 BROADWAY					_	•
	LORAIN OH 440521769						
814273	DOLLAR SAVINGS AND TRUST COMPANY	8.2%	50	604	83.3%	5	6
	PO BOX 450					-	•
	YOUNGSTOWN OH 445010000						
808588	BANK ONE, COSHOCTON, N.A.	8.1%	3	37	. 0%	0	5
	PO BOX 711004						
	COLUMBUS OH 432711004						



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KDI OKI D	ATE - 10/22/97 For Lend			ore Borrowers in		CURRENT HOLD	ERS\
		Default	# of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
******	*****	*****	******	******	****	*****	****
815694	FIRST MERIT/CITIZENS NAT'L BANK 111 CASCADE-2ND FL. J. RHOADES AKRON OH 443081103	8.1%	13	159	.0%	0	20
808835	FIRST-KNOX NATIONAL BANK ONE SOUTH MAIN MT VERNON OH 430500000	8.0%	16	199	. 0%	0	8
808622	FIRST MERIT/FIRST NAT'L BANK OF OHI 111 CASCADE-2ND FL. J. RHOADES AKRON OH 443081103	7.9%	139	1,747	6.0%	5	82
808923	THE PROVIDENT BANK ONE EAST FOURTH STREET CINCINNATI OH 452020000	7.8%	53	679	.0%	0	67
816086	STAR BANK, N.A. ML 315 P.O. BOX 998, JIM GROTHAUS CINCINNATI OH 452010000	7.8%	12	152	. 0%	0	31
818209	BANK ONE WI STUDENT LOAN SERVICES PO BOX 711004 COLUMBUS OH 432711004	7.8%	288	3,669	42.9%	227	528
808956	BANK ONE DAYTON NA PO BOX 711004 COLUMBUS OH 432711004	7.7%	27	350	.0%	0	9
824287	CENTURY NATIONAL BANK P.O.BOX 3500 NEWARK OH 430583500	7.7%	8	103	14.2%	2	14
826568	HOCKING VALLEY BANK OF ATHENS COMPA PO BOX 4847 ATHENS OH 457014847	7.6%	4	52	. 0%	0	2
830267	EMPLOYEES OWN FEDERAL CREDIT UNION 1481 DEERWOOD DRIVE DEFIANCE OH 435120000	7.6%	4	52	8.0%	4	50
808689	ANDOVER BANK PO BOX 519 ANDOVER OH 440030000	7.4%	5	67		·	
821656	FIRST FEDERAL SAVINGS & LOAN ASSOCI PO BOX 957 GALION OH 448330000	7.3%	3	41	7.3%	3	41
824206	BANK ONE EDUCATION FINANCE GROUP P.O.BOX 711004 COLUMBUS OH 432711004	7.3%	10	136	28.5∜	2	7
825008	FIRST FEDERAL SAVINGS AND LOAN ASSO 505 MARKET STREET, P O BOX 2865 ZANESVILLE OH 437010000	7.3%	7	· 95	11.7%	2	17
830295	BELMONT COUNTY NATIONAL BANK PO BOX 249 ST. CLAIRSVILLE OH 439500249	7.3%	5	68	. 0%	0	3
814345	EATON NATIONAL BANK & TRUST CO 110 WEST MAIN STREET EATON OH 453200000	7.2%	4	55	7.2%	4	55



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/------ ORIGINATING LENDERS------\ /------CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate TD In Default In Repayment Name 826884 BANK ONE, YOUNGSTOWN, NA 7.2% 358 26 . 0% 19 PO BOX 711004 COLUMBUS OH 432711004 THE CITIZENS SAVINGS BANK 7 1% 808729 84 .0% 11 PO BOX 10 MARTINS FERRY OH 439350000 824455 CLS-NATIONAL CITY BANK, ASHLAND 7.1% 23 321 7.1% 23 323 P.O. BOX 5570 LOC 7104 CLEVELAND OH 441010570 803478 CLS-NATIONAL CITY BANK, SOUTHERN IN 7.0% 99 7.2% 96 PO BOX 5570, LOC 7104 - FIN CONT SL CLEVELAND OH 441010570 811025 KEY BANK OF UTAH 7 0% 50 705 .0% 13 5000 TIEDEMAN RD BROOKLYN OH 441440000 HUNTINGTON NATIONAL BANK 808642 6.9% 62 891 .0% 115 7450 HUNNINGTON PARK DR COLUMBUS OH 432350000 808614 WESBANCO BANK BARNESVILLE 6.6% 30 .0% 5 101 EAST MAIN ST BARNESVILLE OH 437130070 FIRST NATIONAL BANK OF WAVERLY 808803 6.6% 30 6.8% 29 PO BOX 147 WAVERLY OH 456900000 808966 VAN WERT NATIONAL BANK 6.6% 60 .0% 102 E. MAIN ST. VAN WERT OH 458910000 WAYNE COUNTY NATIONAL BANK OF WOOST 813761 45 .0% P.O.BOX 757 WOOSTER OH 446910000 811511 BANK ONE, WEST VIRGINIA, BUCKHANNON, N 6.5% 122 .0% 0 13 PO BOX 711004 COLUMBUS OH 432711004 808792 FIRST NATIONAL BANK 6.4% .0% 2 86 N KENNEBEC AVENUE MCCONNELSVILLE OH 437560000 THE OHIO BANK 808887 6.4% 11 170 . 0% 0 18 236 S MAIN STREET FINDLAY OH 458390000 808732 BANK ONE, COLUMBUS 1,221 6.3% 77 13.3% 15 DEPT 1004 STUDENT LOAN SERVICES COLUMBUS OH 432711004 811980 BANK ONE, GREEN BAY 6.3% 12 189 PO BOX 711004 COLUMBUS OH 432711004 808857 BANK ONE EDUCATION FINANCE GROUP 2 6.2% 32 .0% n 5 P.O.BOX 711004



COLUMBUS OH 432711004

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FY 1995 Cohort Default Rate for Originating Lenders/Holders

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818590

COLUMBUS OH 432711004

PO BOX 711004 COLUMBUS OH 432711004

BANK ONE, CHAMPAIGN-URBANA

5.5%

8 5%

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	/\		/\				
		Default	# of Borrowers	# of Borrowers	Default :	of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	*******	******	*****	******	*****	******	*****
808924	HOME NATIONAL BANK	5.4%	2	37	.0%	0	2
	BOX 68						
	RACINE OH 457710000						
817100	NATIONWIDE FEDERAL CREDIT UNION	5.4%	2	37	22.2%	2	9
	ONE NATIONWIDE PLAZA						
	COLUMBUS OH 432160000						
819628	BANK ONE EDUCATION FINANCE GROUP	5.4%	9	166	.0%	0	1
	P.O.BOX 711004						
	COLUMBUS OH 432711004						
823725	MERCER SAVINGS BANK	5.4%	3	55	22.2%	2	9
	217 WEST MARKET STREET BOX 227						
	CELINA OH 458220000						
803228	BANK ONE, SPRINGFIELD, NA	5.2%	32	606	6.3%	12	189
	PO BOX 711004						
	COLUMBUS OH 432711004						
818034	KEYBANK, USA-ED RES MS:OH-01-02-0423	5.2%	4	76	.0%	0	10
	800 SUPERIOR AVE, 4TH FLR, OPERATIONS						
	CLEVELAND OH 441140000						
824559	THE COMMUNITY BANK	5.2%	2	38	.0%	0	4
	PO BOX 146						
	CROOKSVILLE OH 437310146						
808680	SECOND NATIONAL BANK OF WARREN	5.0%	10	199	.0%	0	130
	108 MAIN STREET S W						
	WARREN OH 444820000						
808765	THE FARMERS & MERCHANTS STATE BANK	4.7%	14	294	.0%	0	28
	307-11 N. DEFIANCE ST.						
	ARCHBOLD OH 435020216						
808872	MINERS & MECHANICS SAVINGS & TRUST	4.7%	6	126	.0%	1	1
	124-136 NORTH FOURTH STREET						
	STEUBENVILLE OH 439520000						
808856	THE LIBERTY NATIONAL BANK OF ADA	4.6%	3	64	.0%	0	1
	PO BOX 135 118 SOUTH MAIN						
	ADA OH 458100000						
816271	CENTRAL TRUST COMPANY NA	4.6%	7	152	.0%	0	11
	FIFTH & MAIN STREETS						
	CINCINNATI OH 452020000						
803463	BANK ONE, RENSSELAER, NA	4.5%	4	87	16.0%	4	25
	PO BOX 711004						
	COLUMBUS OH 432711004						
829730	HUNTINGTON NATIONAL BANK OF INDIANA	4.5%	5	111	13.9%	21	151
	7450 HUNTINGTON PARK DR						
000601	COLUMBUS OH 432350000						
808681	SOCIETY NATIONAL BANK	4.4%	14	316			
	34 NORTH MAIN ST						
024107	DAYTON OH 454020000	4 28	_	4.5		-	_
824107	VACATIONLAND FEDERAL CREDIT UNION	4.3%	2	46	.0%	0	9
	PO BOX 2257						
	SANDUSKY OH 448700000						

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	/CURRENT HOLDERS							
		Default #	of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers	
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment	
******	*********	******	******	******	******	******	******	
808698	BANK ONE OF MIDDLETOWN P O BOX 526	4.2%	3	70				
	MIDDLETOWN OH 450420000							
808827	FIRST NATIONAL BANK OF SHELBY	4.2%	3	71	.0%	0	6	
	60 W MAIN ST							
	SHELBY OH 448750000							
808959	KEY BANK USA- ED LENDING OPERATIONS	4.2%	160	3,778	3.7%	29	776	
	800 SUPERIOR AVE., MC OH-01-02-0423							
	CLEVELAND OH 441140000							
803008	BANK ONE, ROCKFORD NA	4.0%	10	246	6.6%	4	60	
	PO BOX 711004							
	COLUMBUS OH 432711004							
831552	KEY BANK USA-ED LENDING OPERATIONS	3.9%	12	305	.0%	0	75	
	800 SUPERIOR AVE., MC OH-01-02-0423							
	CLEVELAND OH 441140000							
808593	SECURITY DOLLAR BANK	3.8%	2	52	.0%	0	2	
	1 S MAIN ST							
	NILES OH 444460000							
826505	FIRST FEDERAL SAVINGS AND LOAN ASSO	3.8%	4	103	.0%	0	9	
	135 EAST LIBERTY STREET							
	WOOSTER OH 446910000							
803538	BANK ONE, MARION, NA (IN)	3.7%	29	773	9.8%	28	283	
	PO BOX 711004							
	COLUMBUS OH 432711004							
818093	BANK ONE EDUCATION FINANCE GROUP	3.7%	3	81	.0%	0	5	
	PO BOX 711004							
	COLUMBUS OH 432711004							
820922	EMPIRE AFFILIATES CREDIT UNION	3.6%	3	82	.0%	0	9	
	340 W MAIN STREET PO BOX 3033							
	LEXINGTON OH 449040000							
824266	ATOMIC EMPLOYEES CREDIT UNION INC	3.6%	2	55	.0%	0	7	
	BOX 628							
	PIKETON OH 456610000							
808714	CITIZENS BANKING CO	3.4%	2	58	8.3%	1	12	
	100 E WATER STREET							
	SANDUSKY OH 448700000							
808949	THE VINTON COUNTY NATIONAL BANK	3.3%	2	59	18.1%	2	11	
	112 WEST MAIN STREET							
	MCARTHUR OH 456510000		_			_	_	
826321	GREATER WARREN COMMUNITY FCU	3.3%	1	30	.0%	0	5	
	PO BOX 1979/3991 MAHONING AVE. N.W.							
000100	WARREN OH 444821979	2.25	-	140			1.6	
827132	THE CITIZENS BANKING COMPANY	3.3%	5	148	.0%	0	16	
	BERGHOLZ OFFICE BOX 398							
0.00 5.02	BERGHOLZ OH 439080398	2 2 E	3	00			,	
808587	CORTLAND SAVINGS & BANKING COMPANY	3.2%	3	92	.0%	0	6	
	194 W MAIN STREET CORTLAND OH 444100000							
	CONTINUE OR 444100000							



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REPORT D	ATE - 10/22/97 For Lend	For Lenders/Holders with 30 or More Borrowers in Repayment /ORIGINATING LENDERS\ /CURRENT HOLDERS\								
		/OF	IGINATING LEND	ERS\	/	CURRENT HOLD	ERS\			
		Default # 0	of Borrowers #	of Borrowers	Default #	of Borrowers	# of Borrowers			
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment			
*****	*******	*****	******	*****	******	*****	******			
808652	MINSTER STATE BANK	3.2%	2	61	.0%	0	1			
	96 WEST FOURTH STREET									
	MINSTER OH 458650000									
820927	FARMERS AND SAVINGS BANK	3.2%	1	31	.0%	0	2			
	120 N WATER STREET									
	LOUDONVILLE OH 448420000									
821439	BANK ONE, CHICAGO NA	3.2%	3	93	.0%	0	32			
	PO BOX 711004									
	COLUMBUS OH 432711004									
811801	KEYBANK, USA-ED RES MS:OH-01-02-0423	3.1%	6	188	2.4%	2	81			
	800 SUPERIOR AVE, 4TH FLR, OPERATIONS									
	CLEVELAND OH 441140000									
823296	SCHOOL EMPLOYEES LOR. CO CREDIT UNI	3.1%	2	63	3.1%	2	63			
023270	36 LAKE AVENUE		_			_				
	ELYRIA OH 440355091									
808664	PARK NATIONAL BANK	3.0%	13	425	6.1%	4	65			
000004	PO BOX 3500/ATTN:STUDENT LN DEPT	3.00	13	125	0.10	•	03			
	NEWARK OH 430583500									
821405	INDUSTRIAL SAVINGS AND LOAN ASSOCIA	3.0%	1	33	3.1%	1	32			
821405		3.01	1	33	3.10	-	32			
	BELLEVUE OH 448110090	2.00	2		2 08	2	65			
822927	CAMBRIDGE SAVINGS BANK	3.0%	2	65	3.0%	2	65			
	PO BOX 708									
	CAMBRIDGE OH 437250000					_				
826067	PEOPLES NATIONAL BANK	3.0%	1	33	.0%	0	4			
	110 N MAIN STREET									
	NEW LEXINGTON OH 437640000		•							
831848	KEY BANK USA-ED LENDING OPERATIONS	3.0%	455	15,110	1.4%	97	6,752			
	800 SUPERIOR AVE. MC OH-01-02-0423									
	CLEVELAND OH 441140000									
808703	BUCKEYE SAVINGS AND LOAN COMPANY	2.9%	1	34						
	3198 BELMONT ST									
	BELLAIRE OH 439060000									
808927	RICHLAND BANK	2.9%	3	101	16.6%	2	12			
	PO BOX 3500									
	NEWARK OH 430583500									
808938	STATE BANK & TRUST COMPANY	2.9%	3	103	. 0%	0	3			
	PO BOX 467									
	DEFIANCE OH 435120000									
811571	BANK ONE, CLARKSBURG, NA	2.9%	9	304	4.9%	20	402			
	PO BOX 711004									
	COLUMBUS OH 432711004									
821471	FIRST OHIO CREDIT UNION, INC.	2.8%	2	71	2.8%	2	71			
	PO BOX 856									
	FOSTORIA OH 448300856									
808875	FIRST NATIONAL BANK	2.7%	1	36	7.1%	1	14			
	PO BOX 57									
	ORRVILLE OH 446670000									

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/-----CURRENT HOLDERS-----\

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Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers ID Name Rate In Default In Repayment Rate In Default In Repayment BMI FEDERAL CREDIT UNION 095058 2.7% 1 36 .0% n 505 KING AVE COLUMBUS OH 432010000 828741 DOLLAR FEDERAL SAVINGS BANK 2.6% 75 6.6% 15 PO BOX 806 HAMILTON OH 450120806 808737 THE COMMERCIAL BANK 2.5% .0% PO BOX 429 DELPHOS OH 458330429 808736 COMMERCIAL & SAVINGS BANK 2.4% 1 41 .0% n 3 6 WEST JACKSON ST MILLERSBURG OH 446540000 821830 FIRST NATIONAL BANK 2.3% 42 . 0% Ω 6 102 E MAIN ST PANDORA OH 458770000 808865 BANK ONE, OHIO STUD LN SRVCS 2.2% .0% 150 PO BOX 711004 COLUMBUS OH 432711004 808867 MERCHANTS NATIONAL BANK OF HILLSBOR 2.2% 1 44 .0% ٥ 3 MAIN & HIGH HILLSBORO OH 451330000 817838 ST HENRY BANK 2.2% 45 .0% 231 E MAIN STREET ST HENRY OH 458830330 808720 CITIZENS COMMERCIAL BANK & TR CO. 2.1% 47 PO BOX 170 CELINA OH 458220000 UNTRANK 808964 2 1% 1 47 .0% Ω 100 NORTH FOURTH STREET STEUBENVILLE OH 439520000 812256 FIFTH THIRD BANK OF MIAMI VALLEY NA 2.1% 94 123 MARKET STREET P O BOX 1117 PIQUA OH 453560000 827314 OAK HILLS SAVINGS AND LOAN COMPANY 2.1% 47 .0% 6581 HARRISON AV ATTN:J JORDAN CINCINNATI OH 452470000 THE CITIZENS BANK OF LOGAN 808711 2.0% 50 2.0% 48 188 W MAIN ST LOGAN OH 431380000 808606 THE FIRST CITIZENS NATIONAL BANK 1.8% 55 1.7% 56 PO BOX 299 100 N SANDUSKY AVE UPPER SANDUSKY OH 433510000 820999 CITIZENS NATIONAL BANK 1.8% 55 .0% 1 FIRST NATIONAL PLAZA MASSILLON OH 446460000 CHACO CREDIT UNION INC 819580 .0% 1.7% 1 56 Ω 3 601 PARK AVE HAMILTON OH 450133088

(x,y) = (x,y) + (y,y) + (y,y



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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment TD Name 17 CROGHAN COLONIAL BANK 1.6% 2 125 5 8% 808590 323 CROGHAN ST FREMONT OH 434200000 242 1.6% 241 MOHONING NATIONAL BANK 1.6% 808863 P O BOX 479 23 FEDERAL PLAZA YOUNGSTOWN OH 445010000 OHIO UNIVERSITY EMPLOYEES CREDIT UN 59 1.6% 59 824924 PO BOX 476 90 S SHAFER ATHENS OH 457010000 65 ٥ 50 DOVER-PHILA FEDERAL CREDIT UNION 1 .0% 826327 1.5% 119 FILLMORE AVE. DOVER OH 446222061 808609 FIRST FEDERAL SAVINGS 1.4% 70 .0% ٥ 1 6600 PROVIDENCE ST WHITEHOUSE OH 435710000 18 808755 FAIRFIELD NATIONAL DIVISION OF PARK 70 .0% n PO BOX 3500 NEWARK OH 430583500 WAYNE SAVINGS & LOAN COMPANY 1 3% 74 1.3% 74 820748 151 N MARKET ST WOOSTER OH 446910000 FIRST FEDERAL SAVINGS AND LOAN 1.3% 147 .0% 28 822371 1333 WOODLAWN AVE, PO BOX 429 NAPOLEON OH 435450000 827609 FARMERS NATIONAL BANK OF CANFIELD 1.3% 1 73 .0% ٥ 2 PO BOX 555 CANFIELD OH 444060000 289 WRIGHT-PATT CREDIT UNION INC 290 1.3% 1.3% 4 829443 P O BOX 286 FAIRBORN OH 453240000 76 .0% 0 19 831654 OHIO COLLEGE OF PODIATRIC MEDICINE 10515 CAINEGIE AVENUE CLEVELAND OH 441060000 808639 GREENVILLE NATIONAL BANK 1.2% 1 79 .0% ٥ Я PO BOX 190 GREENVILLE OH 453310000 79 57 SEVEN SEVENTEEN CREDIT UNION. INC. 1.7% 830524 1.2% 3181 LARCHMONT NE WARREN OH 444830000 1.0% .0% ٥ 12 812257 THE PEOPLES BANK CO. PO BOX 110 COLDWATER OH 458280000 811726 KEYBANK, USA-ED RES MS: OH-01-02-0423 . 8% 1 120 800 SUPERIOR AVE, 4TH FLR, OPERATIONS CLEVELAND OH 441140000 MEAD EMPLOYEES CREDIT UNION INC .8% 1 120 .0% 12 823646 P O BOX 1974



CHILLICOTHE OH 456010000

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FY 1995 Cohort Default Rate for Originating Lenders/Holders For Lenders/Holders with 30 or More Borrowers in Repayment

/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name Rate In Default In Repayment Rate In Default In Repayment 831455 THE STUDENT LOAN FUNDING CORPORATIO . 6% 2 328 9.8% 707 7.213 ONE WEST FOURTH STREET SUITE 200 CINCINNATI OH 452020000 803815 THE FARMERS STATE BANK .0% 3.0 0% n 3 101 E ELM ST UNION CITY OH 453900000 808613 THE FIRST NATIONAL BANK OF WELLSTON .0% PO BOX 188 WELLSTON OH 456920000 LEBANON CITIZENS NATIONAL BANK 808647 .0% ٥ 30 .0% n 11 2 N. BROADWAY BOX 59 LEBANON OH 450360000 808717 BANK ONE COLUMBUS- SIDNEY 60 27.4% 583 2.123 PO BOX 711004 COLUMBUS OH 432711004 808833 STAR BANK N. A. SIDNEY .0% ٥ 34 SIDNEY OH 453659985 808944 THE UNION BANK COMPANY .0% 0 44 .0% 0 2 100 S. HIGH STREET COLUMBUS GROVE OH 458300000 808945 UNION BANK & SAVINGS COMPANY 30 .0% PO BOX 150 BELLEVUE OH 448110000 814321 BANK ONE EDUCATION FINANCE GROUP .0% 0 58 . 0% 0 PO BOX 711004 COLUMBUS OH 432711004 815687 SECOND NATIONAL BANK .0% 0 53 .0% n 9 PO BOX 130 GREENVILLE OH 453310000 815692 DOLLAR BANK, FSB CONTINENTAL DIVISI 30 614 EUCLID AVENUE CLEVELAND OH 441140000 817313 CME FEDERAL CREDIT UNION .0% 0 48 .0% 5 365 SOUTH 4TH STREET COLUMBUS OH 432155486 818409 PARMA SCHOOL EMPLOYEES CREDIT UNION .0% 48 .0% 7 0 5255 REGENCY DRIVE PARMA OH 441290000 819657 TIFFIN SAINT JOSEPH FCU .0% 35 478 W. MARKET ST. TIFFIN OH 448830000 819848 NATIONAL BANK AND TRUST CO. . 0% 0 47 .0% 2 48 N SOUTH ST WILMINGTON OH 451770000 820184 CLYDE-FINDLAY EMPL FCU .0% 0 51 .0% 7 0 1455 W MCPHERSON HWY, ATTN: C BISHOP



CLYDE OH 434100000

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REPORT DA	ATE - 10/22/97 For Lend		/Holders with 30 or More Borrowers in Repayment						
		/ORIG	INATING LENDERS-	\	/	-CURRENT HOLDER	s\		
		Default # of	Borrowers # of B	Borrowers	Default #	of Borrowers #	of Borrowers		
ID	Name	Rate I	n Default In I	Repayment	Rate	In Default	In Repayment		
*****	******	******	*****	*******	*****	******	*****		
822349	CITIZENS NATIONAL BANK OF WOODSFIEL	.0%	0	31	.0%	0	31		
	PO BOX 230								
	WOODSFIELD OH 437930230								
822454	BELLEVUE FEDERAL CREDIT UNION	.0%	0	45	.0%	0	45		
	221 EAST MAIN STREET								
	BELLEVUE OH 448111482								
822470	WHEELING NATIONAL BANK	.0%	0	62	.0%	0	14		
	P O BOX 95								
	ST. CLAIRSVILLE OH 439500000								
822605	CES CREDIT UNION INC	.0%	0	53	.0%	0	6		
52255	400 W CHESTNUT STREET								
	MOUNT VERNON OH 430500000								
823415	HOME FEDERAL BANK, A FED SAVNGS BNK	. 0%	0	50	.0%	0	6		
023413	PO BOX 296		-						
	HAMILTON OH 450120000								
924905	UNIVERSAL 1 CREDIT UNION, INC.	. 0%	0	111	. 0%	0	111		
824905	PO BOX 467, NUMBER ONE RIVER PK DR.	.00	U		.00	·			
004000	DAYTON OH 454090467	08	0	75	.0%	0	75		
824983	CINFED EMPLOYEES FEDERAL CREDIT UNI	. 0%	U	75	. 0 %	U	75		
	550 MAIN STREET ROOM 5510								
	CINCINNATI OH 452020000					•	2		
825269	OLD FORT BANKING CO	.0%	0	56	.0%	0	2		
	PO BOX 88								
	OLD FORT OH 448610000								
826729	FAHEY BANKING COMPANY	. 0%	0	60	.0%	0	60		
	PO BOX 333								
	MARION OH 433020333								
826730	CENTURY FEDERAL CREDIT UNION	. 0%	0	50	. 0%	0	48		
	1240 EAST NINTH STREET ROOM 719								
	CLEVELAND OH 441990000								
829432	WHG-PGH STEEL F.C.U.	.0%	0	39	.0%	0	39		
	424 WASHINGTON ST								
	STEUBENVILLE OH 439520000								
829501	FIRST FEDERAL SAVINGS AND LOAN ASSO	.0%	0	31	.0%	0	1		
	PO BOX 551			•					
	WARREN OH 444820000								
829626	STUDENT LOAN FUNDING CORP	. 0%	0	56	18.5%	1,298	7,001		
	1 WEST FOURTH ST #200								
	CINCINNATI OH 452020000								
829712	CONSUMERS NATIONAL BANK	. 0%	0	33	. 0%	0	1		
	P O BOX 256								
	MINERVA OH 446570000								
830631	THE STUDENT LOAN FUNDING CORPORATIO	. 0%	0	118	8.2%	308	3,738		
	ONE WEST FOURTH STREET SUITE 200								
	CINCINNATI OH 452020000								
831008	THE STUDENT LOAN FUNDING CORPORATIO	.0%	0	60	6.4%	93	1,434		
	ONE WEST FOURTH STREET, SUITE 200								
	CINCINNATI OH 452020000								

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		/ORIGINATING LENDERS\						
				# of Borrowers				
ID	Name			In Repayment			In Repayment	
*****	**********	*****	******		******		*****	
831299	THE STUDENT LOAN FUNDING CORPORATIO ONE WEST FOURTH STREET SUITE 200 CINCINNATI OH 452020000	.0%	0	50	15.1%	621	4,099	
831403	CLS-NATIONAL CITY BANK, CLEVELAND PO BOX 5570, LOC #7104				2.2%	45	2,022	
831640	CLEVELAND OH 441010570 THE STUDENT LOAN FUNDING CORPORATIO ONE WEST FOURTH ST SUITE 200	. 0%	0	113	8.8%	283	3,202	
831692	CINCINNATI OH 452020000 THE STUDENT LOAN FUNDING CORP ONE WEST FOURTH STREET SUITE 200 CINCINNATI OH 452020000	. 0%	0	264	6.1%	334	5,440	
831785	STUDENT LOAN FUNDING CORP. ONE WEST FOURTH ST STE 200 CINCINNATI OH 452020000	. 0%	0	18	5.1%	23	443	
832139	SOCIETY NAT'L BANK-ATTN: B. IMPALA 1660 WEST SECOND STREET, STE 920 CLEVELAND OH 441130000	.0%	0	1	10.4%	13	125	
832141	SOCIETY NATIONAL BANK-ATTN B IMPALA 1660 SEST SECOND STREET, STE 920 CLEVELAND OH 441130000				5.1%	6	117	
832142	SOCIETY NATIONAL BANK-ATTN B IMPALA 1660 WEST SECOND STREET, STE 920 CLEVELAND OH 441130000				6.7%	13	192	
832824	KEYBANK STUDENT LOAN TRUST 1993-A 800 SUPERIOR AVE., MC OH-01-02-0423 CLEVELAND OH 441140000				5.9%	7	117	
833021	SOCIETY STUDENT LOAN TRUST 1994-A 800 SUPERIOR AVE., MC OH-01-02-0423 CLEVELAND OH 441140000				5.7%	11	190	
833092	KEYCORP STUDENT LOAN TRUST 1994-B 800 SUPERIOR AVE., MC OH-01-02-0423 CLEVELAND OH 441140000				3.0%	146	4,783	
833135	BANC ONE STUDENT LOAN TRUST 1994-A DEPARTMENT 1004 COLUMBUS OH 432711004				12.0%	3,541	29,455	
833144	KEYBANK STUDENT LOAN TRUST 1995-A 800 SUPERIOR AVE., MC OH-01-02-0423 CLEVELAND OH 441140000				3.2%	156	4,801	
833168	SOCIETY NATIONAL BANK-ATTN B IMPALA 1660 WEST SECOND STREET, STE 920 CLEVELAND OH 441130000				2.9%	38	1,310	
833207	STAR BANK AS TRUSTEE FOR SLF 1995 B 425 WALNUT STREET M/L 5125 CINCINNATI OH 452011118	.0%	0	624	9.8%	328	3,315	
833220	KEYCORP STUDENT LOAN TRUST 1995-B 800 SUPERIOR AVE., MC OH-01-02-0423 CLEVELAND OH 441140000				11.0%	27	245	



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/------ORIGINATING LENDERS------\ /------CURRENT HOLDERS------\

Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers

ID Name Rate In Default In Repayment Rate In Default In Repayment



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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers TD Name Rate In Default In Repayment Rate In Default In Repayment --OKLAHOMA--833059 OKLAHOMA STUDENT LOAN AUTHORITY 47 29.9% 161 47 157 PO BOX 18145 OKLAHOMA CITY OK 731540145 832000 CHARTER NATIONAL BANK 25.0% .0% 0 1 2079 PENN SOUARE PO BOX 18930 OKLAHOMA CITY OK 731540000 FIRST STATE BANK 818388 19.3% 31 .0% 0 2 PO BOX 979 ALTUS OK 735220000 831576 LANDMARK BANK COMPANY, N.A. 17.5% 160 .0% 0 13 PO BOX 823 MADILL OK 734460000 831870 CITIZENS BANK OF EDMOND 16 9% 77 454 .0% 26 1 EAST FIRST EDMOND OK 730340000 819514 DURANT BANK AND TRUST COMPANY 15.0% 36 239 ∩ %-0 20 PO BOX 130 DURANT OK 747020000 825659 OKLAHOMA STUDENT LOAN AUTHORITY 14.7% 296 2,006 14.6% 563 3,855 PO BOX 18145 OKLAHOMA CITY OK 731540145 830196 LINCOLN NATIONAL BANK 14.6% 73 499 .0% 0 43 PO BOX 15510 DEL CITY OK 731153740 831488 FIRST NATIONAL BANK IN DURANT 14.2% 42 294 0% 0 18 P O BOX 309 DURANT OK 747010000 831726 BANC FIRST-SHAWNEE 14.0% 406 2,899 252 STUDENT LOAN DEPT P.O. BOX 1608 SHAWNEE OK 748021608 824607 OKLAHOMA STUDENT LOAN AUTHORITY 13.5% 334 2.466 .8% 4545 NORTH LINCOLN BLVD STE 66 OKLAHOMA CITY OK 731050000 828353 LOCAL FEDERAL BANK FSB 256 1.883 .8% 1 113 3601 NW 63RD ST, PO BOX 26020 OKLAHOMA CITY OK 731260020 829930 ROCKWELL BANK, N.A. 13.3% 104 777 .0% 65 P O BOX 32608 OKLAHOMA CITY OK 731230000 809063 BANK OF OKLAHOMA 13.2% 643 4.855 .0% 355 P O BOX 2300 TULSA OK 741920000 830841 BOATMEN'S NATIONAL BANK OF OKLAHOMA 13.2% 503 3.784 7.2% 36 496 9520 N. MAY AVE 1ST FL PO BOX 25189 OKLAHOMA CITY OK 731250000 831062 BOATMAN'S NATIONAL BANK OF OKLAHOMA 12.0% 65 540 8.3% 36 9520 N. MAY AVE 1ST FL PO BOX 25189



OKLAHOMA CITY OK 731250000

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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers In Default In Repayment Rate In Default Rate 35 .0% n 1 FIRST AMERICAN BANK & TRUST COMPANY 11.4% 812145 324 W MAIN BOX 431 ATTN R. GARMAN PURCELL OK 730800000 103 1.163 . 0% 132 THE SECURITY NATIONAL BANK AND TRUS 11.3% 831003 PO BOX 900 NORMAN OK 730700000 214 .0% 0 19 LIBERTY FEDERAL SAVINGS BANK 11.2% 818280 PO BOX 1028 ENID OK 737021028 633 STILLWATER NATIONAL BANK & TRUST CO 10.5% 740 7.042 .7% 809081 P.O.BOX 1988 STILLWATER OK 740760000 16 .0% FIRST FIDELITY BANK, N.A. 10.2% 15 146 PO BOX 32282 OKLAHOMA CITY OK 731230000 n 40 LIBERTY BANK & TRUST CO. OF OKC, NA 9.5% 828352 PO BOX 25848, ATTN: W A ROGERS OKLAHOMA CITY OK 731250848 16 18 190 .0% n BOATMEN'S NATIONAL BANK OF OKLAHOMA 831085 9520 N. MAY AVE 1ST FL PO BOX 25189 OKLAHOMA CITY OK 731250000 55 .0% 828357 GRAND FEDERAL SAVINGS BANK 9.0% PO BOX 1809 GROVE OK 743441809 108 .0% 0 4 CONTINENTAL FEDERAL S & L 8.3% 831014 PO BOX 838 OKC OK 731010838 1 FDIC AS RECEIVER/TASCOSA NATL BANK 8.1% 86 .0% 831461 PO BOX 26208 OKLAHOMA CITY OK 731260000 11 126 .0% 10 7.9% 815677 OKLAHOMA CENTRAL CREDIT UNION P O BOX 471227 TULSA OK 741470000 19 241 .0% n 3 CONTINENTAL FEDERAL S & L ASSN 7.8% 831047 PO BOX 838 OKC OK 731010000 0 11 818896 ATOKA STATE BANK 7.1% 3 42 .0% PO BOX 718 ATOKA OK 745250000 31 823179 EXCHANGE NATIONAL BANK 6.4% PO BOX 789 ARDMORE OK 734020789 FIRST NATIONAL BANK & TRUST COMPANY 33 .0% 0 2 809004 LOCK BOX NO 31 BLACKWELL OK 746310000 36 n* 0 830555 COMMUNITY NATIONAL BANK 5.5% P O BOX 943 1729 COLLEGE BLVD

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ALVA OK 737170000

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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name Rate In Default In Repayment Rate In Default In Repayment 821737 OSU-LEW WENTZ FOUNDATION 4.9% 3 .0% 6 PO BOX 1988 %STILLWATER NATL BNK STILLWATER OK 740760000 831405 BOATMEN'S NATIONAL BANK OF OKLAHOMA 4.2% 5 118 9520 N. MAY AVE 1ST FL PO BOX 25189 OKLAHOMA CITY OK 731250000 816376 TINKER FEDERAL CREDIT UNION 3.7% 561 3.7% 21 554 P O BOX 45750 TINKER AFB OK 731450000 820422 CONTINENTAL FEDERAL S & L ASSN/RTC 3.4% .0% 5 ARTHR ANDERSON CO 20E 5TH ST STE900 TULSA OK 741030000 828387 LOCAL AMERICA BANK 3.0% 33 PO BOX 26020 OKLAHOMA CITY OK 731260020 815716 TULSA FEDERAL EMPLOYEE CREDIT UNION 2.2% .0% n 1 P O BOX 267 TULSA OK 741010000 TULSA TEACHERS CREDIT UNION 831323 2.1% 232 1.1% 169 P.O. BOX 4999 TULSA OK 741590999 830307 WEOKIE CREDIT UNION 1.1% 87 1.1% P O BOX 26090 OKLAHOMA CITY OK 731260090 825053 THE BANK OF WOODWARD .0% 36 .0% n PO BOX 68 WOODWARD OK 738019990



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10,00,00					/ Default # of Borrowers # of Borrowers			
ID	Name	Rate		In Repayment		In Default	In Repayment	
OREGON								
OREGON								
809216	INLAND EMPIRE BANK	11.4%	4	35	. 0%	0	8	
	PO BOX 1170							
	HERMISTON OR 978383170							
822439	WESTERN BANK	6.0%	18	298	.0%	0	113	
	P O BOX 4150							
	BEAVERTON OR 970764150							
829004	U-LANE-O CREDIT UNION	5.8%	18	310	.0%	0	102	
	PO BOX 1493							
	EUGENE OR 974401493							
831024	SELCO CREDIT UNION	5.5%	12	215	.0%	0	59	
	299 EAST 11TH P O BOX 7487							
	EUGENE OR 974010487							
832442	OSU FEDERAL CREDIT UNION	4.2%	9	210	4.3%	9	208	
	148 NW 25TH, PO BOX 306							
	CORVALLIS OR 973390000							
809206	THE COMMERCIAL BANK	3.4%	3	87	.0%	0	43	
	150 W ELLENDALE							
	DALLAS OR 973380000				_			
809224	SECURITY PACIFIC BANK OREGON	2.8%	8	279	. 0%	0	12	
	PO BOX 6400 UNIT 2812							
	PORTLAND OR 972286400		_					
828401	JACKSON COUNTY FED SAVINGS & LOAN	2.6%	1	38				
	1225 CRATER LAKE AVE.							
	MEDFORD OR 975040000		_		2 48	-	29	
809199	CITIZENS BANK	1.8%	1	54	3.4%	1	29	
	PO BOX 30							
	CORVALLIS OR 973390030		_	403	2.0	1	302	
828534	NEIGHBORS OF WOODCRAFT	. 2%	1	403	. 3%	_	302	
	P.O.BOX 769							
	OREGON CITY OR 970450052			60	0.8	0	12	
829737	FAR WEST FEDERAL BANK	.0%	0	69	. 0%	U	12	
	421 SW 6TH							
	PORTLAND OR 972040000	08	0	89	.0%	0	34	
830698	MARION & POLK SCHOOLS CREDIT UNION	.0%	Ü	69	. U 10	U	34	
	1900 HINES STREET SE							
	SALEM OR 973020000							



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/------CURRENT HOLDERS------\

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Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name Rate In Default In Repayment Rate In Default In Repayment --PENNSYLVANTA--BEREAN SAVINGS ASSOCIATION 823441 32 38 120 371 33.6% 125 5228 CHESTNUT STREET PHILADELPHIA PA 191390000 831140 MELLON BANK-MARYLAND 30.1% 459 1.524 30 2% 477 1,577 2 MELLON BANK CENTER, ROOM 152-0875 PITTSBURGH PA 152590002 832454 UNITED BANK OF PHILADELPHIA 24.8% 225 25.2% 56 222 714 MARKET ST., SHAWN JEAN-MARIE PHILADELPHIA PA 191062397 830447 MELLON BANK, NA 11.9% 563 4,728 11.5% 6,324 2 MELLON BANK CENTER, ROOM 875 PITTSBURGH PA 152590002 828926 HARRIS SAVINGS BANK 10.9% 23 211 . 0% 0 27 PO BOX 1711 CONSUMER LOAN DEPT HARRISBURG PA 171051711 ELDERTON STATE BANK 809459 10.8% 37 13.3% 30 PO BOX 427 ELDERTON PA 157360000 827253 KEYSTONE BANK 10.5% 16 152 17.7% 11 62 130 COURT ST. ATTN:DIANNE EVERS WILLIAMSPORT PA 177010000 813544 GREAT AMERICAN FED SAVINGS & LOAN 10.2% 66 647 13.4% 38 283 4750 CLAIRTON BOULEVARD PITTSBURGH PA 152360000 832205 DROVERS AND MECHANICS BANK 10.2% 49 .0% 0 4 30 SOUTH GEORGE ST YORK PA 174010000 826793 FIRST PEOPLES NATIONAL BANK 10.0% 40 .0% P O BOX 1268 NARROWS SHOPPING CENTE KINGSTON PA 187040000 812731 MERIDIAN BANK 9.9% 695 7.002 12 1% 72 592 PO BOX #189 READING PA 196030000 813726 MELLON BANK-DELAWARE 9.6% 526 10.1% 55 543 2 MELLON BANK CENTER, ROOM 152-0875 PITTSBURGH PA 152590002 821920 FIRSTRUST SAVINGS BANK 9.5% 57 599 9.8% 569 CASTOR & COTTMAN AVE ATTN:LITWINCZU PHILADELPHIA PA 191110000 809371 CITIZENS NATIONAL BANK OF ASHLAND 9.0% 3 33 9 3% 3 32 735 CENTRE STREET ASHLAND PA 179210000 813359 FIRST WESTERN BANK, FSB, C/O FW OPS 8.9% 11 123 .0% 0 6 P.O. BOX 1488 NEW CASTLE PA 161031488 807582 MIDLANTIC NATL BK%PNC BK-STACY GRAY 223 8 8% 2.532 3.9% 101 2 PNCPLZ P2PTPP-14-1 620 LIBERTY AV PITTSBURGH PA 152222719



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REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment /ORIGINATING LENDERS\ /CURRENT HOLDERS							
		Default	# of Borrowers	# of Borrowers			
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
******	*********	******	******	****	*****	*****	*****
813503	FIRST FEDERAL SAVINGS AND LOAN ASSO	8.5%	18	210	13.0%	3	23
	118 MILL STREET						
	BRISTOL PA 190070000						
828953	COMMERCE BANK	8.4%	12	142	13.3%	4	30
	PO BOX 8599						
	CAMP HILL PA 170118599						
827447	NBO NATIONAL BANK	8.3%	3	36	27.2%	3	11
	128 LACKAWANNA ST						
	OLYPHANT PA 184470010						
827276	ELVERSON NATIONAL BANK	8.0%	8	100	8.6%	8	92
	83 WEST MAIN STREET						
	ELVERSON PA 195200000						
809640	FIRST VALLEY BANK	7.9%	10	126	.0%	0	12
809040	639 SOUTH MAIN ST						
	WILKES-BARRE PA 187730000						
000001	PNC EDUCATION LOAN CENTER & S. GRAY	7.8%	2,004	25,506	8.6%	2,391	27,690
809921		7.00	2,001	23,300		-,	
	2PNCPLZ P2-PTPP-22-1 620 LIBERTY AV						
	PITTSBURGH PA 152222719	7.5%	6	79	9.0%	6	66
813517	FIRST FEDERAL SAVINGS BANK	7.5%	ь		9.0%	· ·	00
	DONNER AVENUE AT 6TH STREET						
	MONESSEN PA 150620000		_			9	114
831719	THE LAW ACCESS LOAN PROGRAM	7.5%	9	119	7.8%	9	114
	2 MELLON BANK CENTER - 152-0875						
	PITTSBURGH PA 152590002					_	-
826456	THE DIME BANK	7.4%	5	67	. 0%	0	7
	820-822 CHURCH STREET						
	HONESDALE PA 184310000						
822583	DOLLAR BANK	7.3%	102	1,388	3.3%	4	118
	2700 LIBERTY AVE						
	PITTSBURGH PA 152300000						
809321	APOLLO TRUST COMPANY	7.2%	7	96	7.9%	7	88
	201 NORTH WARREN AVENUE						
	APOLLO PA 156130000						
812954	PENNA NATIONAL BANK & TRUST CO.	6.9%	35	505	24.1%	22	91
	1 SOUTH CENTER ST C/O J.E. BORIS						
	POTTSVILLE PA 179010000						
812886	MUNCY BANK AND TRUST COMPANY	6.8%	4	58	8.3%	4	48
012000	2 NO MAIN STREET						
	MUNCY PA 177560000						
022015	WASHINGTON FEDERAL SAVINGS BANK	6.8%	14	203	8.0%	14	175
822815		0.00					
	77 SOUTH MAIN STREET						
	WASHINGTON PA 153019985	C 09	2	44	7.3%	3	41
828438	FIRST FEDERAL SAVINGS & LOAN ASSN	6.8%	3	44	7.3%	,	**
	56 FRALEY STREET						
	KANE PA 167350000		_			^	11
810028	FIRST NATIONAL BANK OF HERMINIE	6.6%	8	121	. 0%	0	11
	FIRST FINANCIAL CENTER						
	IRWIN PA 156424500						

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FY 1995 Cohort Default Rate for Originating Lenders/Holders

REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

REPORT I	DATE - 10/22/97 For Lend	ders/Holders with 30 or More Borrowers in Repayment /ORIGINATING LENDERS\ /CURRENT HOLDERS\							
				# of Borrowers			# of Borrowers		
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment		
*****	************	*****	*****	******	******	*****	******		
813329	FIRST F.S.B. OF NEW CASTLE 25 NORTH MILL ST NEW CASTLE PA 161030000	6.6%	15	227	.0%	0	15		
813395	CENTURY NATIONAL BANK & TRUST COMPA 1001 PENNSYLVANIA AVE MONACA PA 150610000	6.6%	15	227	8.0%	15	186		
813532	FIRST FEDERAL SAVINGS AND LOAN ASSO 25 E HIGH STREET WAYNESBURG PA 153700000	6.6%	5	75	7.0%	5	71		
822613	CENTRAL PA SAVINGS ASSOCIATION 1695 STATE STREET EAST PETERSBURG PA 175200000	6.5%	5	76	4.6%	3	65		
828905	INVESTMENT SAVINGS BANK 1201 EIGHTH AVENUE ALTOONA PA 166020000	6.5%	4	61	. 0%	0	1		
828928	NORTHSIDE DEPOSIT BANK 5000 MCKNIGHT ROAD PITTSBURGH PA 152370000	6.5%	6	92	. 0%	0	24		
824619	COMMONWEALTH BANK AND TRUST COMPANY 10 N 5TH ST, CALLOWHILL BLDG READING PA 196010000	6.4%	42	653	. 0%	0	37		
826592	CTCE FEDERAL CREDIT UNION PO BOX 13385 READING PA 196123385	6.4%	5	77	7.5%	5	66		
809835	NORTHERN CENTRAL BANK 102 WEST FOURTH STREET WILLIAMSPORT PA 177010000	6.3%	53	837	. 0%	0	61		
830785	PEOPLES HOME SAVINGS BANK 1670 OHIO RIVER BLVD BADEN PA 150051207	6.3%	6	94	.0%	0	5		
809452	DEPOSIT BANK PO BOX 607A DUBOIS PA 158010000	6.2%	16	254	. 0%	0	32		
822612	PRIME BANK 6425 RISING SUN AVE PHILADELPHIA PA 191110000	6.1%	7	114	. 0%	0	10		
828707	SOVEREIGN BANK FSB/DIV OF S. BANCOR 1130 BERKSHIRE BOULEVARD WYOMISSING PA 196100000	6.1%	36	587	. 3%	12	3,006		
828899	RELIANCE SAVINGS ASSOCIATION 226 WEST PLANK ROAD ALTOONA PA 166020000	6.1%	8	131	.0%	0	11		
810084	FULTON COUNTY NATIONAL BANK (AMPEL) PO BOX 38 MCCONNELLSBURG PA 172330000	6.0%	2	33	6.4%	2	31		
822480	THREE RIVERS BANK & TRUST COMPANY STUDENT LOAN DEPT. 500 FIFTH AVE. MCKEESPORT PA 151320000	6.0%	22	364	16.3%	9	55		



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FY 1995 FY 1995 Cohort Default Rate for Originating Lenders/Holders

REPORT D	ATE - 10/22/97 For Lend	Genders/Holders with 30 or More Borrowers in Repayment /ORIGINATING LENDERS\ /VIRRENT HOLDERS\								
		/	-ORIGINATING LE	NDERS\						
		Default	# of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers			
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment			
*****	*********	*****	*****	******	******	******	*****			
809563	FIRST NATIONAL BANK OF PENNSYLVANIA	5.9%	32	534	.0%	0	54			
	4140 E. STATE ST., ATT DEB. GARZONI									
	HERMITAGE PA 161480000									
809617	MELLON BANK NA (MELLON PSFS)	5.9%	365	6,177	5.6%	301	5,313			
003017	2 MELLON BANK CENTER, ROOM 875									
	PITTSBURGH PA 152590002									
012062	PENN SECURITY BANK & TRUST CO	5.9%	25	420	6.4%	25	387			
812967		5.7								
	522 526 CEDAR AVE									
	SCRANTON PA 185050000	5 AB	0	154	.0%	0	6			
809965	QUAKERTOWN NATIONAL BANK	5.8%	9	154	.04	·	ū			
	PO BOX 9005									
	QUAKERTOWN PA 189519005		_			1	0			
828143	CAMBRIA COUNTY FEDERAL SAVINGS & LO	5.7%	2	35	12.5%	1	8			
	PO BOX 212									
	CRESSON PA 166300212									
830977	POLICE & FIRE FEDERAL CREDIT UNION	5.7%	29	506	5.5%	25	452			
	901 ARCH ST									
	PHILADELPHIA PA 191070000									
813421	CITIZENS NATIONAL BANK OF EVANS CIT	5.6%	7	125	5.9%	7	118			
	PO BOX 407									
	EVANS CITY PA 160330407									
813493	FIRST KEYSTONE FEDERAL SVGS & LOAN	5.6%	4	71	.0%	0	3			
	22 WEST STATE STREET BOX 567									
	MEDIA PA 190630000									
809498	COMMUNITY BANK & TRUST CO	5.5%	9	163	4.1%	1	24			
007470	521 MAIN STREET									
	FOREST CITY PA 184210000									
809674	IRWIN BANK & TRUST COMPANY	5.5%	13	236	.0%	0	15			
803074	309 MAIN STREET	5.50								
	IRWIN PA 156420000	r r.	232	4,210	5.0%	292	5,788			
809747	MELLON BANK NA (WESTERN REGION)	5.5%	232	4,210	3.00	272	-,			
	2 MELLON BANK CENTER, ROOM 152-0875									
	PITTSBURGH PA 152590002		_	110	6.1%	6	97			
824705	PATRIOT FEDERAL CREDIT UNION	5.4%	6	110	0.18	v	,			
	PO BOX 778									
	CHAMBERSBURG PA 172010778									
828537	LA BANK, N.A.	5.4%	4	74	.0%	0	4			
	120 N KEYSER AVE, P O BOX 790									
	SCRANTON PA 185040000				_					
809312	MID-STATE BANK	5.3%	37	692	. 0%	0	51			
	130 COURT STREET									
	WILLIAMSPORT PA 177010000									
813331	CHARLEROI FEDERAL SAVINGS AND LOAN	5.3%	7	132	4.9%	5	102			
	PO BOX 209									
	CHARLEROI PA 150220000									
813411	COMMERCIAL NATIONAL BANK OF WESTMOR	5.3%	10	187	.0%	0	20			
	PO BOX 429									
	LATROBE PA 156500000									

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FY 1995 FY 1995 Cohort Default Rate for Originating Lenders/Holders REPORT DATE - 10/22/97

For Lenders/Holders with 30 or More Borrowers in Repayment

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				NDERS\			
ID	Name	Rate	# of Borrowers In Default	# of Borrowers In Repayment	Default Rate	# of Borrowers	
*****	***********	******		***********		In Default	In Repayment
828963	FIDELITY FEDERAL SVGS & LOAN ASSN 6958 TORRESDALE AVENUE	5.3%	5	93	. 0%	0	3
832766	PHILADELPHIA PA 191350000 ATLANTIC CENTRAL BANKERS BANK PO BOX PO BOX 1	5.3%	8	149	. 0%	0	2
810088	CAMPHILL PA 170011109 FULTON FINANCIAL CORP. 1695 STATE ST PO BOX 8 EAST PETERSBURG PA 175200008	5.2%	37	702	5.0%	34	667
816027	PARKVALE SAVINGS ASSN 4220 WILLIAM PENN HWY MONROEVILLE PA 151460000	5.2%	11	209	.0%	0	10
809308	ALLEGHENY VALLEY BANK OF PITTSBURGH 5137 BUTLER STREET PITTSBURGH PA 152010000	5.1%	7	135	6.1%	7	113
813389	FIRST COMMONWEALTH F.C.U. PO BOX 20030, 450 UNION BOULEVARD ALLENTOWN PA 181030000	5.1%	4	78	.0%	0	25
828718	COMPASS BANK 541 SOUTH LAWRENCE ROAD BROOMALL PA 190083599	5.1%	4	77	6.0%	4	66
809444	DOWNINGTOWN NATIONAL BANK 4 BRANDYWINE AVE DOWNINGTOWN PA 193350000	5.0%	4	79	6.1%	4	65
809516	NBOC BANK, ATTN: R. ROBINSON 626 PHILADELPHIA ST; THRIFT BLDG INDIANA PA 157010000	5.0%	19	374	.0%	0	33
809479	FARMERS TRUST COMPANY 817 CUMBERLAND ST P O BOX 478 LEBANON PA 170420000	4.9%	7	142	5.7%	8	138
820872	ELLWOOD FEDERAL SAVINGS & LOAN ASSO PO BOX 351 ELLWOOD CITY PA 161170000	4.9%	7	142	5.6%	7	123
809514	SOUTHWEST NATIONAL BANK OF PENNSYLV 111 S MAIN ST PO BOX 760 GREENSBURG PA 156010000	4.8%	27	558	4.7%	26	544
812950	FIRST NATIONAL BANK OF BERWICK 111 WEST FRONT ST BERWICK PA 186030000	4.8%	4	83	.0%	0	8
828912	USSCO JOHNSTOWN FEDERAL CREDIT UNIO 522 CENTRAL AVENUE. JOHNSTOWN PA 159020000	4.8%	2	41	5.2%	2	38
810079	CORESTATES FPB J. NEWELL VP FC 1-9-81-80 510 WALNUT ST PHILADELPHIA PA 191060000	4.7%	3	63			
813509	FRANKLIN FIRST SAVINGS BANK 44 WEST MARKET STREET WILKES BARRE PA 187730449	4.7%	22	464	. 0%	0	35



FY 1995 REPORT DATE - 10/22/97

FY 1995 Cohort Default Rate for Originating Lenders/Holders
10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

						CURRENT HOLD # of Borrowers	
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
******	*********	*****	*****	*****	*****	****	*****
809565	FIRST WESTERN BANK, N.A. P.O. BOX 1488 101 E WASHINGTON ST NEW CASTLE PA 161031488	4.6%	27	583	.0%	0	42
810094	MELLON BANK NA (COMMONWEALTH REG) 2 MELLON BANK CENTER RM 152-0875 PITTSBURGH PA 152590002	4.6%	35	752	5.3%	34	640
813403	S & T BANK POST OFFICE BOX 190 INDIANA PA 157010000	4.6%	38	813	4.1%	3	73
813420	MARION CENTER NATIONAL BANK 201 EAST MAIN STREET PO BOX 195 MARION CENTER PA 157590000	4.6%	3	65	3.2%	2	61
826528	FIDELITY DEPOSIT & DISCOUNT BANK COR BLAKELY & DRINKER STS DUNMORE PA 185120000	4.6%	4	86	. 0%	0	11
809519	FIRST CITIZENS NATIONAL BANK 15 S. MAIN ST. MANSFIELD PA 169331507	4.5%	8	174	.0%	0	15
809839	MELLON BANK NA (NORTHERN REGION) 2 MELLON BANK CENTER, ROOM 152-0875 PITTSBURGH PA 152590002	4.5%	38	828	. 5%	40	7,815
812896	WAYNE BANK PO BOX 269 HONESDALE PA 184310000	4.5%	4	88	.0%	0	7
809550	COMMUNITY NATL BANK OF NW PA 53 EAST STATE ST ALBION PA 164010000	4.4%	2	45	.0%	0	2
809706	LEWISTOWN TRUST COMPANY PO BOX 270 LEWISTOWN PA 170440270	4.4%	2	45	5.0%	2	4.0
820254	FIRST BANK OF LEECHBURG 152 MARKET STREET LEECHBURG PA 156560000	4.4%	4	89	.0%	0	14
831053	SLMA/LOAN SERVICING CENTER/PENNSYLV 220 LASLEY AVENUE, GUAR COMPLMGR WILKES-BARRE PA 187060000	4.4%	8	178	12.3%	10,206	82,312
810021	FIRST BANK INC. AS COMMONWEALTH BNK ONE SOUTH MAIN STREET PITTSTON PA 186480000	4.3%	4	93	. 0%	0	8
820284	YORK FEDERAL SAVINGS AND LOAN ASSOC PO BOX 15068 YORK PA 174057068	4.3%	15	346	4.3%	13	298
828945	INDIANA FIRST SAVINGS BANK 935 PHILADELPHIA ST INDIANA PA 157010000	4.3%	4	92	. 0%	0	3
809790	MELLON BANK N.A. NORTHEASTERN 2 MELLON BANK CENTER ROOM 950 PITTSBURGH PA 152590002	4.2%	28	665	.0%	0	86



FY 1995 Cohort Default Rate for Originating Lenders/Holders

REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment /-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers ID In Default In Repayment Name Rate Rate In Default In Repayment BENEFICIAL MUTUAL SAVINGS BANK 4.2% 31 722 4.2% 30 106 SO. 16TH STREET (STUDENT LOAN D PHILA PA 191022896 822609 OLD FORGE BANK 4.2% 71 .0% 0 4 216 S MAIN ST ATTN: JUDY STRONG OLD FORGE PA 185180000 828836 PHOENIXVILLE FEDERAL SVGS & LOAN AS 4.2% 5 3.9% 101 MAIN AND HALL STS PHOENIXVILLE PA 194600000 810173 UNITED STATES NATIONAL BANK IN JOHN 4.1% 24 581 .0% 0 47 MAIN & FRANKLIN ST, P O BOX 520 JOHNSTOWN PA 159070520 809428 CURWENSVILLE STATE BANK 4.0% 74 .0% 0 10 PO BOX 29 CURWENSVILLE PA 168330000 809709 MELLON BANK NA (CENTRAL REGION) 4.0% 38 943 4.3% 35 800 2 MELLON BANK CENTER, ROOM 152-0875 PITTSBURGH PA 152590002 809507 FIRST NATIONAL BANK AND TRUST C 3.9% 203 4.5% R 177 40 SOUTH STATE STREET NEWTOWN PA 189400000 809659 HONESDALE NATIONAL BANK 3.8% 52 4.2% 2 47 733 MAIN STREET HONESDALE PA 184310000 813354 PENNSYLVANIA NATL BK/KEYSTONE FIN 3.8% 103 .0% 11 130 COURT STREET WILLIAMSPORT PA 177010000 827445 THIRD FEDERAL SAVINGS BANK 3.8% 154 4.9% 6 121 3 PENNS TRAIL STUDENT LOANS NEWTOWN PA 189403433 809335 FIRST COLUMBIA BANK & TRUST CO 3.7% .0% Ω 11 W MAIN ST BLOOMSBURG PA 178150000 810123 THE YORK BANK AND TRUST CO. 3.7% 19 504 .0% 58 109 WEST MARKET STREET YORK PA 174010000 820341 PFC BANK 3.7% 214 3.4% 5 144 363 BROAD ST. PO BOX 186 NEW BETHLEHEM PA 162420186 CITIZENS AND NORTHERN BANK 828841 3.7% 186 .0% 0 15 428 MAIN STREET TOWANDA PA 188480000 828944 EAST STROUDSBURG SAVINGS ASSOCIATIO 3.7% 186 4.6% 150 744 MAIN STREET PO BOX L STROUDSBURG PA 183600000 809685 LAFAYETTE BANK 3.6% 218 4.9% 10 203



PO BOX 25091

LEHIGH VALLEY PA 180025091

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FY 1995 Cohort Default Rate for Originating Lenders/Holders REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

REPORT D	ATE - 10/22/97 For Lend			ore Borrowers in NDERS\		CURRENT HOLD	ERS\
				# of Borrowers			
ID	Name	Rate	In Default		Rate	In Default	In Repayment
******				******			= -
828924	AES/PHEAA	3.5%	607	16,979	5.8%	1,697	29,055
	BOX 1465-ATTN: COMPTROLLER						
	HARRISBURG PA 171050000						
809998	EPHRATA NATIONAL BANK	3.4%	3	88	3.7%	3	80
	31 EAST MAIN ST, PO BOX 457						
	EPHRATA PA 175220457						
810228	WILLIAMSPORT NATIONAL BANK	3.4%	11	316	16.6%	8	48
	329 PINE STREET						
	WILLIAMSPORT PA 177010000						
824515	UNIVERSITY OF PENN. ATTN G. KROPIEW	3.4%	2	58	. 0%	0	3
	ROOM 200 FRANKLIN BUILDING 3451 WAL						
	PHILADELPHIA PA 191040000						
828957	PHILADELPHIA FEDERAL CREDIT UNION	3.4%	7	201	2.6%	5	191
	216 W. WASHINGTON SQ.						
	PHILADELPHIA PA 191060000						
809874	PEOPLES STATE BANK	3.3%	2	59	.0%	0	10
	PO BOX 217						
	WYALUSING PA 188530000						
810024	FIRST PHILSON BANK	3.3%	3	90	2.5%	2	79
	P O BOX 220						
	BERLIN PA 155300220						
812688	DAUPHIN DEPOSIT BANK & TRUST CO., S	3.3%	47	1,388	3.5%	7	200
	PO BOX 2961 3607 DERRY ST						
	HARRISBURG PA 171050000					_	
813409	OMEGA BANK, N.A.	3.3%	24	706	. 0%	0	72
	1480 E COLLEGE AVE						
	STATE COLLEGE PA 168010000					_	
822031	SUMMIT BANK	3.3%	1	30	9.0%	1	11
	P O BOX 5480						
	JOHNSTOWN PA 159040000		_			_	
809990	SPRING GROVE NATIONAL BANK	3.2%	1	31	. 0 %	0	10
	PO BOX 179						
	SPRING GROVE PA 173620179		_				
828920	CENTRAL BANK	3.2%	6	184	11.4%	4	35
	P O BOX 503						
	HOLLIDAYSBURG PA 166480503		_	20		•	
809323	WEST BRANCH VALLEY	3.1%	1	32	. 0%	0	9
	1640 HIGH STREET						
	WILLIAMSPORT PA 177010000	2.18		22	4.36	1	23
827620	NORTH PENN SAVINGS AND LOAN ASSOCIA	3.1%	1	32	4.3%	1	23
	216 ADAMS AVENUE						
000000	SCRANTON PA 185031692	2 04	1	33	3.5%	1	28
809322	AUTO WORKERS FEDERAL CREDIT UNION	3.0%	1	33	3.5%	•	20
	6010 MOUNTAIN VIEW DR						
000470	WEST MIFFLIN PA 151220000	2.0%	0	297	3.2%	9	280
809478	FARMERS TRUST COMPANY	3.0%	9	297	3.23	,	280
	ONE WEST HIGH STREET						
	CARLISLE PA 170130000						



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FY 1995 Cohort Default Rate for Originating Lenders/Holders

REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name Rate In Default In Repayment Rate In Default In Repayment ************************************* 809678 JOHNSTOWN BANK AND TRUST COMPANY 3.0% 28 926 .0% 0 95 JOHNSTOWN PA 159010098 812880 MERCER COUNTY STATE BANK 3.0% 2 65 14.2% 2 287 MAIN ST SANDY LAKE PA 161450000 820280 BENCHMARK FEDERAL CU 3.0% 33 . 0% 30 800 EAST MARKET ST WEST CHESTER PA 193820000 828876 SCIENCE PARK EMPLOYEES C.U. 3.0% 33 .0% 14 650 N SCIENCE PARK RD STATE COLLEGE PA 168032220 831044 MELLON BANK-USAF 3.0% 33 2 MELLON BANK CENTER, 152-0875 PITTSBURGH PA 152590002 809366 CITIZENS BANK & TRUST COMPANY 2.9% 34 .0% 3 PO BOX 196 PALMERTON PA 180710000 813524 FIRST FEDERAL S&L ASSOC. OF HAZLETO 2.9% 5 168 .0% PO BOX 950 HAZLETON PA 182010950 819087 GLEN ROCK STATE BANK 2.9% 1 34 3.4% 29 P O BOX 127 GLEN ROCK PA 173270000 828303 M-C FEDERAL CREDIT UNION 2.9% 34 3.2% 1 31 PO BOX 329 DANVILLE PA 178210000 809470 FARMERS & MERCHANTS TRUST COMPANY 2.8% 104 .0% 14 CHAMBERSBURG PA 172010819 809675 JERSEY SHORE STATE BANK 2.8% 140 3.7% 108 PO BOX 5098 JERSEY SHORE PA 177400000 812946 FARMERS FIRST BANK 2.8% 390 7.6% 78 24 NORTH CEDAR ST LITITZ PA 175430000 826144 FIRST AMERICAN NATIONAL BANK OF PA 2.8% 2 70 3.2% 62 140 EAST MAIN ST **EVERETT PA 155370000** 826485 MAIN LINE BANK 2.8% 284 .0% n 15 TWO ALDWYN CENTER LANCASTER AVENUE VILLANOVA PA 190850000 828909 MIFFLIN COUNTY SAVINGS & LOAN ASSOC 2.8% 35 2.9% 1 34 PO BOX 711 LEWISTOWN PA 17C440711 828943 ERIE SCHOOL EMP FCU 2.8% 2 69 3.1% 64 1109 EAST 38TH STREET



ERIE PA 165041898

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FI 1333	ATE - 10/22/97 For Lend	ers/Holder	s with 30 or M	ore Borrowers in	Repayment		
KEFORI D	RIE - 10/22/9/	/	ORIGINATING LE	NDERS\	/	CURRENT HOLD	ERS\
				# of Borrowers			
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
******	***********						
809475	FARMERS NATIONAL BANK OF EMLENTON	2.7%	2	74	2.8%	2	70
	612 MAIN STREET						
	EMLENTON PA 163730000						
809477	MID PENN BANK	2.7%	2	74	2.7%	2	74
	PO BOX 205						
	DALMATIA PA 170170000						
809547	FIRST NATL BK PORT ALLEGANY (AMPEL)	2.7%	1	36	2.8%	1	35
	64 MAIN STREET						
	PORT ALLEGANY PA 167430000						
809713	MARS NATIONAL BANK	2.7%	3	109	3.1%	3	94
	BOX 927						
	MARS PA 160460000						•
810018	FIRST NATIONAL BANK OF MCCONNELLSBU	2.7%	1	36	3.0%	1	33
	101 LINCOLN WAY WEST						
	MCCONNELLSBURG PA 172330000						
810171	UNION NATIONAL MOUNT JOY BANK	2.7%	2	73	. 0%	0	14
	PO BOX 567						
	MOUNT JOY PA 175520567						
813371	FIRST SAVINGS BANK OF PERKASIE	2.7%	1	36	4.0%	1	25
	1129 NORTH 5TH STREET, PO BOX 176						
	PERKASIE PA 189440176						
813413	PEOPLES NATIONAL BANK OF LEBANON PA	2.7%	2	74	.0%	0	1
	8TH & CUMBERLAND STS						
	LEBANON PA 170420000						
821914	KEYSTONE SAVINGS BANK	2.7%	3	109	3.1%	3	94
	90 HIGHLAND AVENUE						
	BETHLEHEM PA 180179099						
822795	FIRST AMERICAN SAVINGS	2.7%	4	148	.0%	0	20
	STUD LOAN DEPT 6855 FRANKFORD AVE						
	PHILADELPHIA PA 191350000						
828917	HERITAGE VALLEY F.C.U.	2.7%	1	36	2.9%	1	34
	P O BOX 3617						
	YORK PA 174020617						
809429	CENWEST BANK	2.6%	5	188	.0%	0	25
	PO BOX 1040						
	JOHNSTOWN PA 159070000						
820283	LAUREL SAVINGS ASSN	2.6%	2	76	.0%	0	6
	363 BUTLER ST						
	ETNA PA 152232124						
809988	SOMERSET TRUST COMPANY	2.5%	2	78	. 0%	0	6
	151 WEST MAIN STREET						
	SOMERSET PA 155010000						
810010	COMMUNITY BANK NATIONAL ASSOCIATION	2.5%	4	160	.0%	0	23
	PO BOX 357						
	CARMICHAELS PA 153200357						
813399	BLUE BALL NATIONAL BANK	2.5%	2	80	.0%	0	4
	PO BOX 580						
	DATE DATE DA 1850/0000						

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BLUE BALL PA 175060000

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REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers ID Name Rate In Default In Repayment Rate In Default In Repayment 828913 PRESTIGE BANK 2.5% 1 39 3.1% 710 OLD CLAIRTON ROAD PITTSBURGH PA 152364300 809374 CITIZENS NATIONAL BANK OF SOUTHERN 81 5.5% 18 PO BOX 400 GREENCASTLE PA 172250400 810104 THE MERCHANTS NATIONAL BANK OF KITT 2.4% 3 121 2.7% 109 PO BOX 958 KITTANNING PA 162010000 828141 NORTHWEST SAVINGS BANK 2.4% 20 823 2.1% 17 780 121 WEST 26TH STREET ERIE PA 165080000 818712 FIRST NAT'L BANK OF SLIPPERY ROCK 2.3% .0% 29 100 SOUTH MAIN ST SLIPPERY ROCK PA 160570000 818717 GERMANTOWN SAVINGS BANK 2.3% 1 43 .0% CITY LINE & 1 BELMONT AV BALA-CYNWYD PA 190041646 825071 FIDELITY SAVINGS ASSOCIATION 2.3% 84 .0% 0 5 1009 PERRY HIGHWAY PITTSBURGH PA 152370000 810013 FIRST UNITED NATIONAL BANK 2.2% 45 2.4% 41 BOX 7 FRYBURG PA 163260000 813419 PEOPLES BANK OF GLEN ROCK 2.2% 2 90 .0% 0 109 LEADER HEIGHTS RD YORK PA 174030000 809643 HARLEYSVILLE NATIONAL BANK AND TRUS 2.1% 273 3.4% 86 483 MAIN STREET HARLEYSVILLE PA 194380000 809680 JUNIATA VALLEY BANK 2.1% 1 47 6 2 SOUTH MAIN STREET MIFFLINTOWN PA 170590000 810166 UNION NATIONAL BANK & TRUST COMPANY 2.1% 5 230 2.5% 5 199 10 WEST BROAD STREET SOUDERTON PA 189640000 809324 BANK OF HANOVER & TRUST COMPANY 2.0% 149 .0% 0 21 25 CARLISLE STREET HANOVER PA 173310000 824850 KISHACOOUILLAS NATIONAL BANK 2.0% 1 50 2.1% 46 310 EAST MAIN STREET BELLEVILLE PA 170040000 828835 BRANDYWINE SAVINGS BANK PASA 2.0% 1 49 .0% 0 PO BOX 171 DOWNINGTOWN PA 193350000 810049

1.9%



PIONEER AMERICAN BANK, NA

41 NORTH MAIN STREET CARBONDALE PA 184070000 205

.0%

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FY 1995 FY 1995 Cohort Default Rate for Originating Lenders/Holders

REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers ID Rate In Default In Repayment Rate In Default In Repayment Name ************************ 819113 WEST MILTON STATE BANK 1.9% 101 2.2% PO BOX 69 WEST MILTON PA 178860069 PENNSYLVANIA STATE EMPLOYEES CREDIT 1.9% 828893 15 774 .0% 59 P O BOX 1006 HARRISBURG PA 171080000 HERITAGE NATIONAL BANK 1.8% 110 1.9% 102 809779 120 SOUTH CENTRE ST POTTSVILLE PA 179010000 THE NATIONAL BANK OF NORTH EAST .0% 8 812933 17-19 WEST MAIN ST NORTH EAST PA 164280000 812965 HERITAGE NATIONAL BANK 1.8% 55 .0% 4 120 S CENTER STREET POTTSVILLE PA 179010000 FIRST NATIONAL TRUST BANK 162 24 815820 1.8% 12.5% 400 MARKET STREET SUNBURY PA 178010000 821801 PENNVIEW SAVINGS BANK, UNIVEST PLAZA 14 MAIN ST SOUDERTON PA 189640000 813380 DIAMOND FEDERAL CREDIT UNION 1.6% 62 1.8% 55 1600 MEDICAL DRIVE POTTSTOWN PA 194640000 RIVERFRONT FEDERAL CREDIT UNION 813381 1.6% 59 1.8% 53 430 S 4TH STREET READING PA 196022698 828930 ATLANTIC EMPLOYEES FCU 1.6% 59 .0% INDEPENDENCE BLDG 110 CHESLEY DRIVE MEDIA PA 190631793 812910 THE BRYN MAWR TRUST CO 1.5% 131 .0% 14 801 LANCASTER AVE BRYN MAWR PA 190100000 831011 SUN EAST FEDERAL CREDIT UNION 64 1.7% 57 1.5% PO BOX 2231 ASTON PA 190140231 807493 FIRST FIDELITY BANK, NA, NJ 1.4% 139 141 GARRETT RD UPPER DARBY PA 190820000 809870 PEOPLES NATIONAL BANK 1.4% 1 69 1.5% 1 . 63 PO BOX A HALLSTEAD PA 188220000 809420 COUNTY NATIONAL BANK 1.2% 160 .0% 16 CORNER OF MARKET & 2ND STS CLEARFIELD PA 168300000 809383 CLEARFIELD BANK & TRUST COMPANY 1.1% 1 90 1.2% 81



PO BOX 171

CLEARFIELD PA 168300000

FY 1995 REPORT DATE - 10/22/97

FY 1995 Cohort Default Rate for Originating Lenders/Holders For Lenders/Holders with 30 or More Borrowers in Repayment

KEPORI L	ATE - 10/22/97 FOr Lend			NDERS\		CURRENT HOLD	ERS\
		Default	of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	******************	*****	*****	******	******	*****	*****
812873	BANK OF LANCASTER COUNTY, NA 1097 COMMERCIAL AVE./PO BOX 38 EAST PETERSBURG PA 175200038	1.1%	3	251	.0%	0	21
809949	PORTAGE NATIONAL BANK PO BOX 305 PORTAGE PA 159460000	1.0%	1	95	1.1%	1	89
813414	SCOTTDALE BANK & TRUST COMPANY 150 PITTSBURGH STREET SCOTTDALE PA 156830000	1.0%	1	95	1.2%	1	82
826818	MELLON BANK/AMA SOLUTIONS 2 MELLON BANK CTR, ROOM 950 PITTSBURGH PA 152590002	1.0%	1	96	. 0%	0	7
810012	COMMUNITY BANKS, NA 150 MARKET MILLERSBURG PA 170610000	. 9%	1	109	. 0%	0	10
813385	MEMBERS 1ST FEDERAL CREDIT UNION PO BOX 40 MECHANICSBURG PA 170550000	. 9%	2	221	.0%	0	170
809382	CITIZENS TRUST COMPANY 10 NORTH MAIN ST COUDERSPORT PA 169150000	.0%	0	38	.0%	0	4
809393	COMMUNITY STATE BANK OF ORBISONIA P O BOX 8 ORBISONIA PA 172430000	.0%	0	30	. 0%	0	6
809464	THE EVERETT BANK 115 EAST MAIN STREET EVERETT PA 155370000	.0%	0	84	. 0%	0	73
809538	FIRST NAT'L BANK OF MIFFLINTOWN 2 NORTH MAIN ST. PO BOX 96 MIFFLINTOWN PA 170590000	.0%	0	34	.0%	0	31
809827	NAZARETH NATIONAL BANK AND TRUST CO 3864 ADLER PL- LOAN ACCOUNTING BETHLEHEM PA 180179182	.0%	0	81	. 0\$	0	12
809831	NORTHEASTERN BANK OF PENNSYLVANIA 201 WYOMING AVENUE SCRANTON PA 185010000			,	. 0%	0	56
809873	PEOPLES BANK AND TRUST COMPANY PITT ST JENNERSTOWN PA 155470000	.0%	0	49	. 0%	0	5
809958	PROVIDENT NATIONAL BANK 1700 SANSOM STREET PHILADELPHIA PA 191030000				.0%	0	54
809994	SWINEFORD NATIONAL BANK ROUTES 11 & 15 HUMMELS WHARF PA 178310000	.0%	0	95	.0%	0	5
810023	FIRST NATIONAL BANK PO BOX 8 GREENCASTLE PA 172250000	.0%	0	40	. 0%	0	3



FY 1995 REPORT DATE - 10/22/97 FY 1995 Cohort Default Rate for Originating Lenders/Holders For Lenders/Holders with 30 or More Borrowers in Repayment

REPORT D	ATE - 10/22/97 For Lend			ore Borrowers in			
				NDERS\			
				# of Borrowers			
ID	Name	Rate		In Repayment	Rate	In Default	In Repayment
*****	*****	*****	*******	*****	******	******	*****
810141	UNION BANK AND TRUST COMPANY 25 SOUTH CENTRE STREET P O BOX 119 POTTSVILLE PA 179010000	. 0%	0	44	.0%	0	41
812888	GUARANTY BANK, N.A. 35 EAST MAIN STREET NANTICOKE PA 186340000	.0%	0	37	. 0%	0	32
813494	NORTHWEST SAVINGS BANK P.O. BOX 788 WARREN PA 163650000	. 0%	0	50	. 0%	0	44
813531	FIRST FEDERAL SAVINGS AND LOAN ASSO 1 WEST MAIN STREET UNIONTOWN PA 154010000	. 0%	0	33	.0%	0	26
818690	ALTOONA CONRAIL F.C.U. 3001 SIXTH AVENUE ALTOONA PA 166020000	.0%	0	37	. 0%	0	32
822531	WEST SHORE TEACHERS FEDERAL CREDIT 1213 SLATE HILL ROAD CAMP HILL PA 170118012	. 0%	0	38	. 0%	0	32
823945	HARLEYSVILLE SAVINGS BANK 271 MAIN STREET HARLEYSVILLE PA 194382495	. 0%	0	49	. 0%	0	40
824046	PA CENTRAL FCU 959 EAST PARK DRIVE HARRISBURG PA 171110000	.0%	0	31	. 0%	0	22
827096	FIRST NATIONAL COMMUNITY BANK 102 E DRINKER ST DUNMORE PA 185120000	.0%	0	99	.0%	0	8
828090	FIRST NAT'L BANK OF PALMERTON 4TH & LAFAYETTE AVE PO BOX 217 PALMERTON PA 180710000	.0%	0	67	. 0%	0	62
828464	WILLOW GROVE FEDERAL SAVINGS & LOAN PO BOX 3030 WELSH & NORRISTOWN RDS MAPLE GLEN PA 190020000	.0%	0	30	. 0%	0	16
828582	CROSS VALLEY FCU PO BOX 597 WILKES-BARRE PA 187020000	.0%	0	46	.0%	0	42
828887	NOR CAR FEDERAL CREDIT UNION PO BOX 3489 PALMER PA 180433489	.0%	0	47	. 0%	0	30
829503	PENNSYLVANIA HIGHER ED. ASST. AGENC 1200 N. 7TH STREET HARRISBURG PA 171021444				2.1%	10	458
833364	FNB TRUSTEE FOR PNC % S. GRAY 2 PNC PLZ P2-PTPP-22-1 620 LIBERTY PITTSBURGH PA 152222719				. 0%	0	1,017



FY 1995 Cohort Default Rate for Originating Lenders/Holders

REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment /-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name Rate In Default In Repayment Rate In Default --PUERTO RICO--BANCO POPULAR DE PRTO RICONIVEL GM 21.2% 1,349 6,346 809300 .0% 207 AVE. PONCE DE LEON 1609 ED. COBIAN SANTURCE PR 009090000 CITIBANK, N.A. 18.7% 181 967 6.6% 820860 30 PO BOX 71332 SAN JUAN PR 009364106 822691 PONCE FEDERAL BANK, F.S.B. 18.4% 14 76 .0% PO BOX 1024 PONCE PR 007331024 CHASE MANHATTAN BANK N A PR 16.5% 133 802 .0% 9 820233 254 MUNOZ RIVERA 14TH FL BOX 1990 SAN JUAN PR 009361990 BANCO BILBAO VIZCAYA 14.0% 35 249 12 822731 .0% P.O. BOX 364745 SAN JUAN PR 009364745 822685 SANTANDER NATIONAL BANK 12.1% 5 41 11.1% PO BOX 362589 SAN JUAN PR 009362589 BANCO CENTRAL HISPANO PUERTO RICO 50.0% 822729 7.8% 3 38 PO BOX 366270 SAN JUAN PR 009366270 820822 BANCO DE PONCE 5.9% 118 G.P.O. BOX 3108 SAN JUAN PR 009360000

3

54

.0%

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5.5%



822688

FIRST BANK OF PUERTO RICO

P.O. BOX 9146 SANTURCE PR 009080146

FY 1995 Cohort Default Rate for Originating Lenders/Holders

FY 1995	FY 1995	Cohort De	fault Rate for (Originating Lendo	ers/Holders		
REPORT I	PATE - 10/22/97 For Lend	ders/Holde	rs with 30 or Mo	ore Borrowers in	Repayment		
		/	ORIGINATING LE	NDERS\	/	CURRENT HOLD	ERS\
		Default	# of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	************	******	******	******	******	******	******
RHODE	ISLAND						
801983	BANK OF BOSTON CONNECTICUT	19.9%	150	753	9.5%	34	355
	15 WESTMINSTER ST W-02-03						
	PROVIDENCE RI 029030000						
812265	CITIZENS BANK OF CONNECTICUT	15.0%	578	3,846	1.0%	1	97
	1 CITIZENS DR ATTN: PAUL MARINO						
	RIVERSIDE RI 029150000						
828577	RHODE ISLAND STUDENT LOAN AUTHORITY	12.6%	293	2,316	13.8%	856	6,165
	560 JEFFERSON BLVD						
	WARWICK RI 028860000						
805204	CITIZENS BANK OF NEW HAMPSHIRE	12.2%	241	1,965	15.0%	144	958
	1 CITIZENS DR ATTN: PAUL MARINO						
	RIVERSIDE RI 029150000						
810235	FLEET NATIONAL BANK	11.3%	431	3,785	11.6%	413	3,536
	111 WESTMINSTER STREET						
	PROVIDENCE RI 029030000						
817729	CITIZENS BANK OF MASSACHUSETTS	10.8%	58	537	.0%	0	83
	1 CITIZENS DRIVE STUDENT LOAN DEPT						
	RIVERSIDE RI 029150000						
805243	BANKBOSTON, NA STUDENT LOANS	9.8%	445	4,539	6.5%	212	3,261
	15 WESTMINSTER ST MS:RI PRV 02-03W						
	PROVIDENCE RI 029030000						
821168	CITIZENS BANK	9.7%	39	402	.0%	0	88
	1 CITIZENS DR., STUDENT LOAN DEPT						
	RIVERSIDE RI 029153000						
826548	BANK OF BOSTON	9.6%	268	2,766	.7%	6	824
	15 WESTMINSTER ST , ATTN: L. COSTA						
	PROVIDENCE RI 029030000						
824270	SOUTH BOSTON SAVINGS BANK	9.4%	19	202	. 0%	0	38
	15 WESTMINSTER ST/MAIL RW02-03						
	PROVIDENCE RI 029030000						
805348	BANK OF BOSTON /MS RI PROV 02-04-W	9.2%	51	551	.0%	0	45
	15 WESTMINSTER ST/ C/O L COSTA						
	PROVIDENCE RI 029010000						
810240	CITIZENS BANK OF RHODE ISLAND	9.2%	45	484	.0%	0	64
	ONE CITIZENS DR STUDENT LOAN DEPT						
	RIVERSIDE RI 029150000						
813697	BANKBOSTON, NA STUDENT LOANS	9.0%	921	10,179	4.1%	64	1,525
	15 WESTMINSTER ST						
	PROVIDENCE RI 029030000						
832048	COVENTRY CREDIT UNION	9.0%	4	44			
	1584 NOOSENECK HILL						
	COVENTRY RI 028160000						
807329	CITIZEN'S BANK OF NEW HAMPSHIRE	8.7%	196	2,243	20.5%	72	350
	1 CITIZENS DR STUDENT LOAN DEPT.						
	RIVERSIDE RI 029150000						
815875	BANK OF BOSTON - CONNECTICUT	8.6%	13	151	. 0%	0	2

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15 WESTMINSTER STREET
PROVIDENCE RI 029030000

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FY 1995 Cohort Default Rate for Originating Lenders/Holders For Lenders/Holders with 30 or More Borrowers in Repayment

/------ORIGINATING LENDERS-----\ /------CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment Name WASHINGTON TRUST COMPANY 810243 8.1% 14 172 23 BROAD STREET WESTERLY RI 028910000 810241 RHODE ISLAND HOSPITAL TRUST NATL BK 8.0% 75 934 6.4% 33 509 15 WESTMINSTER ST STUD LNS W-02-03 PROVIDENCE RI 029032449 823641 BANK OF NEWPORT 7.9% 19 238 .0% 0 10 PO BOX 450 NEWPORT RI 028400000 CITIZENS SAVINGS BANK 815878 7.3% 95 .0% 1 CITIZENS DR., ATTN: D. MASCIO RIVERSIDE RI 029153000 827998 CENTREVILLE SAVINGS BANK 5.7% 35 .0% 1 1218 MAIN ST., BRIAN MCGINNIS WEST WARWICK RI 028930000 832082 RHODE ISLAND STATE EMPL. C.U. 88 .0% 3 5.6% 160 FRANCIS STREET PROVIDENCE RI 029030000 BANK OF BOSTON NLMA TRUST III 7.1% 805230 5.2% 76 28 15 WESTMINSTER ST., PRRI W02-03 PROVIDENCE RI 029030000 812270 EASTLAND SAVINGS BANK 4.9% В 163 . 0 % Ω 15 25 CUMMINGS WAY WOONSOCKET RI 028950000 824597 BROWN UNIVERSITY IN PROVIDENCE 4.6% 3 64 .0% 0 6 BOX 1950 PROVIDENCE RI 029120000 805196 NEW BEDFORD INSTITUTION FOR SAVINGS 3.6₺ 110 24 286 MAIN STREET PAWTUCKET RI 028600000 810236 BANK OF NEW ENGLAND 3.3% 120 .0% 0 12 PO BOX 9666 PROVIDENCE RI 029400000 FAIRLAWN CREDIT UNION 830124 3.3% 1 30 .0% 571 SMITHFIELD AVE PAWTUCKET RI 028620000 WESTERLY COMMUNITY CREDIT UNION 17 830179 3.3% 122 GRANITE STREET WESTERLY RI 028910000 821206 CITIZENS BNK OF RHODE ISLAND 2.5% 2 78 .0% 0 13 ONE CITIZENS DR STUDENT LOAN DEPT RIVERSIDE RI 029150000



% S. C. STUD LOAN CORPBOX 21337

COLUMBIA SC 292210000

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/------ORIGINATING LENDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name Rate In Default In Repayment Rate In Default In Repayment --SOUTH CAROLINA--830351 SOUTH CAROLINA STUDENT LOAN CORP. 16.1% 165 1,021 .7% 1 136 PO BOX 21337 COLUMBIA SC 292210000 S.C. STUDENT LOAN TAXABLE 833128 10.1% 82 806 18.4% 79 P.O. BOX 21337 COLUMBIA SC 292210000 831867 NATIONSBANK OF SOUTH CAROLINA 7.48 66 883 14.7% 64 435 % S C STUD LN CORP BOX 21487 COLUMBIA SC 292210000 830309 SAFE FEDERAL CREDIT UNION 6.1% 6.5% 46 PO BOX 2008 SUMTER SC 291512008 S.C. STUDENT LOAN "93 RES 833016 1.2% 109 8,745 1.2% 107 8,565 P.O.BOX 21337 COLUMBIA SC 292210000 999739 S.C. STUDENT LOAN CORPORATION 1.0% 35 3,462 1.2% 38 3,062 P.O. BOX 21337 COLUMBIA SC 292210000 833193 S.C. STUDENT LOAN-TAXABLE 26 5,683 .48 26 5,661 P.O.BOX 21337 COLUMBIA SC 292211337 S.C. STUDENT LOAN CORPORATION 830160 .0% 594 .0% 576 PO BOX 21337 COLUMBIA SC 292210000 831735 THE CITIZENS & SOUTHERN NAT'L BANK .0% 32 0 .0% 26



REPORT DATE - 10/22/97

FY 1995 Cohort Default Rate for Originating Lenders/Holders For Lenders/Holders with 30 or More Borrowers in Repayment

/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers In Default In Repayment Rate In Default In Repayment Rate Name --SOUTH DAKOTA--802995 NORWEST BANK-SOUTH DAKOTA 23.9% 40 167 25.0% 40 160 101 N PHILLIPS AVE. 3RD FL SIOUX FALLS SD 571170000 16.7% 197 199 33 NORWEST BANK SOUTH DAKOTA 16.5% 33 810470 101 N PHILLIPS AVE. 3RD FL SIOUX FALLS SD 571170000 810417 COMMERCIAL STATE BANK 13.3% 30 MAIN STREET, PO BOX 220 WAGNER SD 573800000 815727 FIRST PREMIER BANK 11.9% 67 .0% 0 1 PO BOX 228 LAKE NORDEN SD 572480228 2 FIRST NATIONAL BANK .0% 821601 11.4% 35 P O BOX 276 VERMILLION SD 570690276 NORWEST BANK SOUTH DAKOTA, NATIONAL 11.1% 1,600 14,313 16.8% 780 4,630 830258 PO BOX 1028 SIOUX FALLS SD 571171028 831142 NORWEST BANK SOUTH DAKOTA, NATIONAL 10.8% 275 2,526 .0% 0 71 101 N PHILLIPS AVE 5TH FLOOR SIOUX FALLS SD 571175115 6.660 11.6% 129 1.112 NORWEST BANK SOUTH DAKOTA, NA 10.1% 678 830670 PO BOX 5115 SIOUX FALLS SD 571175115 810448 NORWEST BANK SOUTH DAKOTA 9.7% 41 .0% 0 425 MAIN STREET, BOX 31 WINNER SD 575800000 .0% 830674 NORWEST BANK SOUTH DAKOTA, N.A. 8.6% 258 2,987 0 157 P.O. BOX 5115 SIOUX FALLS, SD 571175115 FARMERS STATE BANK FLANDREAU SOUTH 0 1 36 .0% 8.3% 3 814459 BOX 289 FLANDREAU SD 570280000 810436 F & M BANK 7.6% 35 1ST AVE NE WATERTOWN SD 572010877 827086 FIRST DAKOTA NATIONAL BANK 7.4% 94 .0% 0 3 PO BOX 336 VERMILLION SD 570690336 178 NORWEST BANK SOUTH DAKOTA, N.A. 7.3% 203 8.4% 15 810509 15 P O BOX 5115 SIOUX FALLS SD 571175115 811978 NORWEST BANK SOUTH DAKOTA NA 6.9% 1,792 124 1,772 230 S PHILLIPS AVE #404 PO BOX 5115 SIOUX FALLS SD 571175115 0 98 810513 NORWEST BANK SOUTH DAKOTA, NATIONAL 6.7% 405 5,983 .0% PO BOX 5115 SIOUX FALLS SD 571175115



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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers ID Name Rate In Default In Repayment Rate In Default In Repayment 819811 VALLEY BANK 6.6% 2 30 BOX 10 112 E MAIN ELK POINT SD 570250000 826408 CURTRUST BANK 6.6% 10 150 .0% 100 EAST HAVENS & MAIN, PO BOX 1246 MITCHELL SD 573010000 830026 RUSHMORE BANK & TRUST 6.6% 2 30 .0% PO BOX 2290 RAPID CITY SD 577090000 801894 NORWEST BANK SOUTH DAKOTA N.A. 6.5% 421 6.445 6.9% 383 5,521 101 N PHILLIPS AVE 3RD FL SIOUX FALLS SD 571170000 832384 NORWEST BANK SOUTH DAKOTA, N.A, 64 1,057 3.3% 270 PO BOX 5115 SIOUX FALLS SD 571175115 810432 DACOTAH BANK 5.7% 140 .0% PO BOX 1210 ABERDEEN SD 574020000 830760 NORWEST BANK SOUTH DAKOTA, NATIONAL 5.2% 38 PO BOX 5115 SIOUX FALLS SD 571175115 810545 MARQUETTE BANK SIOUX FALLS 4.8% 145 .0% 0 2 PO BOX 5789 ATTN JULIE BROCKHOFT SIOUX FALLS SD 571175789 810468 FIRST SAVINGS BANK 4.3% 2 46 .0% PO BOX 431 BERESFORD SD 570040431 831205 NORWEST BANK SOUTH DAKOTA, NA 4.3% 228 5.291 3.5% 112 P O BOX 5187 SIOUX FALLS SD 511755187 830689 BANK OF SOUTH DAKOTA 4.0% .0% 1 109 FIRST AVE SE P O BOX 1000 WATERTOWN SD 572010000 810458 FIRST NATIONAL BANK 3.9% 8 202 1826 S 6TH PO BOX 5057 BROOKINGS SD 570060000 807176 NORWEST BANK SOUTH DAKOTA, N.A. 3.7% 150 3.976 3.1% 150 4,836 P O BOX 5115 SIOUX FALLS SD 571175115 819133 BLACK HILLS FEDERAL CREDIT UNION 3.5% 253 .0% 0 2 225 MAIN ST, P O BOX 1420 RAPID CITY SD 577090000 810546 FIRST NATIONAL BANK SOUTH DAKOTA 3.2% 31 .0% PO BOX 670 YANKTON SD 570780670 810419 COMMERCIAL TRUST AND SAVINGS BANK 3.0% 133 .0% Ω 2 79 2ND ST SW, PO BOX 916



HURON SD 573500000

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	ALE - 10/22/97 FOI Lend		ORIGINATING LE			CURRENT HOLD	ERS\
		Default	# of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate		In Repayment	Rate	In Default	In Repayment
*****	********	******	******	******	*****	******	****
828545	HOME FEDERAL SAVINGS AND LOAN ASSOC 13 2ND AVE SE, P O BOX 1476 ABERDEEN SD 574021476	3.0%	6	196	. 0%	0	1
810379	FIRST FEDERAL SAVINGS BANK P O BOX 8170 - FIRST FEDERAL PLAZA RAPID CITY SD 577090000	2.9%	1	34			
829994	MEADE PLUS FEDERAL CREDIT UNION P O BOX 759 1080 MAIN STREET STURGIS SD 577850000	2.9%	1	34	. 0%	0	1
810520	BANKWEST, INC PO BOX 998 PIERRE SD 575010000	2.8%	4	139	. 0%	0	1
814651	SIOUX EMPIRE FEDERAL CREDIT UNION 901 N WEST AVE SIOUX FALLS SD 571045721	2.8%	1	35	. 0%	0	1
810454	FIRST DAKOTA NATIONAL BANK P O BOX 156 201 WEST THIRD YANKTON SD 570780000	2.5%	3	117	.0%	0	. 1
830782	SERVICES CENTER FEDERAL CREDIT UNIO P O BOX 704 YANKTON SD 570780000	2.5%	1	39		•	
831197	NORWEST BANK SOUTH DAKOTA, NATIONAL PO BOX 51587 SIOUX FALLS SD 571175187	2.3%	68	2,930	6.5%	36	551
806578	NORWEST BANK SOUTH DAKOTA, N.A. P O BOX 5115 SIOUX FALLS SD 571175115	2.1%	80	3,804	3.4%	74	2,133
829797	SENTINEL FEDERAL CREDIT UNION PO BOX 700 BOX ELDER SD 577190000	2.1%	1	47	,		
831058	NORWEST BANK SOUTH DAKOTA, N.A. PO BOX 5187 SIOUX FALLS SD 571175187	1.8%	25	1,374	2.4%	24	997
810410	CORTRUST BANK 101 W MAIN VERMILLION SD 570690000	1.7%	1	56			
810435	FARMERS AND MERCHANTS BANK PO BOX 848 HURON SD 573500848	1.7%	1	56			
829951	ABERDEEN FEDERAL CREDIT UNION PO BOX 1495 ABERDEEN SD 574021495	1.7%	1	58	.0%	0	1
810533	PIONEER BANK & TRUST PO BOX 10 SPEARFISH SD 577830000	1.2%	1	80		•	
810532	SIOUX FALLS FEDERAL CREDIT UNION P.O.BOX 5735 SIOUX FALLS SD 571175735	1.0%	1	92	. 0%	0	1



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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment MORRELL FEDERAL CREDIT UNION 1.0% 1 96 .0% n 87 823373 3901 EAST 10TH STREET SIOUX FALLS SD 571032197 819812 THE FIRST NATIONAL BANK IN SIOUX FA 108 .0% SIOUX FALLS SD 571175186 810406 FIRST FIDELITY BANK .0% ۵ 79 PO BOX 376 BURKE SD 575230000 810429 DAKOTA STATE BANK .0% .0% 38 BOX 1191 MILBANK SD 572520000 810479 FIRST STATE BANK PO BOX 610 ARMOUR SD 573130000 810523 FARMERS AND MERCHANTS BANK AND TRUS .0% ٥ 10 9.2% PO BOX 105 ROSHOLT SD 572600105 810536 STATE BANK OF ALCESTER .0% 0 33 .0% ٥ 1 PO BOX 168 ALCESTER SD 570010000 819497 DEUEL COUNTY NATIONAL BANK 31 PO BOX 860 CLEAR LAKE SD 572260860 826738 STUDENT LOAN FINANCE CORP. .0% 1 5.5% 1,014 18,320 105 FIRST AVENUE SW ABERDEEN SD 574010000 829800 RAPID CITY FEDERAL CREDIT UNION .0% 45 725 5TH ST PO BOX 2506 **RAPID CITY SD 577010000** 831204 NORWEST BANK SOUTH DAKOTA, NATIONAL 1.2% PO BOX 5115 SIOUX FALLS SD 571175115

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FY 1995 Cohort Default Rate for Originating Lenders/Holders

REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

	ALE - 10/22/97 FOI BENO			NDERS\		CURRENT HOLD	ERS\
		Default	# of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate		In Repayment	Rate	In Default	In Repayment
TENNES				*****		*****	*****
822630	GREENFIELD BANKING COMPANY	27.4%	151	551	.0%	0	26
	PO BOX 47						
830004	GREENFIELD TN 382300047 LEADER FEDERAL SAVINGS & LOAN	24.2%	16	66	.0%	0	1
030004	PO BOX 275	24.20	10	00	.00	· ·	-
	MEMPHIS TN 381010000						
830375	THE BANK OF EAST RIDGE	23.4%	46	196	.0%	0	21
	PO BOX 9416						
	EASTRIDGE TN 374120000						
829780	VOLUNTEER BANK & TRUST COMPANY	21.3%	48	225	.0%	0	1
	817 BROAD STREET						
830812	CHATTANOOGA TN 374020000 FIRST CITY BANK	18.3%	374	2,037	.0%	0	51
030012	PO BOX 2400	10.50	3/4	2,037	.00	Ů	31
	MURFREESBORO TN 371332400						
810668	MID-SOUTH BANK & TRUST COMPANY	16.6%	26	156			
	PO BOX 1093 STUDENT LOANS						
	MURFREESBORO TN 371331093						
826742	FIRST AMERICAN NATIONAL BANK	16.3%	123	752	. 0%	0	3
	FIRST AMERICAN CENTER						
810563	NASHVILLE TN 372377240 FIRST TENNESSEE BANK	15.7%	955	6,073	15.8%	953	6,013
010303	PO BOX 9750	13.76	,,,,	0,073	13.0%	,,,,	0,013
	MARYVILLE TN 378029750						
816016	VOLUNTEER BANK	13.3%	27	203	.0%	0	3
	301 E MAIN STREET PO BOX 549						
	JACKSON TN 383020000						
810612	FIRST AMERICAN NATIONAL BANK	13.1%	793	6,016	.5%	1	198
	STUDENT LOAN DEPARTMENT NA5277						
810691	NASHVILLE TN 372370000 SUNTRUST BANK, NASHVILLE, N.A.	13.1%	409	3,110	13.2%	411	3,091
010071	PO BOX 1093	13.10	405	3,110	13.20	411	3,071
	MURFREESBORO TN 371331093						
828558	FIRST FEDERAL SAVINGS AND LOAN ASSO	12.9%	4	31	.0%	0	1
	601 MARKET CENTER						
	CHATTANOOGA TN 374020000						
831453	EDUCATIONAL FUNDING OF THE SOUTH	11.7%	634	5,388	12.5%	975	7,749
	252 N. PETERS RD.						
810620	KNOXVILLE TN 379230000 BOATMEN'S BANK OF TENNESSEE	10.0%	3	30	.0%	0	2
020020	PO BOX 107, ATTN: EDDIE GRUBBS	20.00	-	30		v	-
	MEMPHIS TN 381010000						
810628	FIRST NATIONAL BANK OF CROSSVILLE	10.0%	3	30	.0%	0	6
	812 NORTH MAIN, DRAWER 429						
	CROSSVILLE TN 385570000						
810698	UNION PLANTERS NATIONAL BANK	8.2%	24	290	7.1%	1	14
	P.O. BOX 387 STUDENTS LOANS MEMPHIS TN 381470000						
	MENTILO IN SOLTIOUU						



FY 1995 Cohort Default Rate for Originating Lenders/Holders For Lenders/Holders with 30 or More Borrowers in Repayment REPORT DATE - 10/22/97

Mar on a		/	RIGINATING LE	NDERS\	/	CURRENT HOLD	ERS\
				# of Borrowers			
ID	Name	Rate		In Repayment		In Default	In Repayment
******	**********	*****	******			******	*****
810656	SUNTRUST BANK, NORTHEAST TN, NA	8.0%	90	1,122	8.1%	90	1,103
	P O BOX 1677 207 MOCKINGBIRD LANE						
	JOHNSON CITY TN 376050000						
829578	TENNESSEE TEACHERS CREDIT UNION	5.7%	4	70	.0%	0	1
	1400 8TH AVENUE SOUTH						
	NASHVILLE TN 372030000						
810670	NATIONAL BANK OF COMMERCE	4.9%	10	202	. 0%	0	8
	3550 AUSTIN PEAY HIGHWAY						
	MEMPHIS TN 381280000						
810549	AMERICAN NATIONAL BANK	4.0%	5	125	.0%	0	1
	PO BOX 1638						
	CHATTANOOGA TN 374010000						
810617	FIRST FARMERS & MERCHANTS NATIONAL	4.0%	5	122	.0%	0	9
	PO BOX 1148						
	COLUMBIA TN 384020000						
810587	CITY BANK & TRUST COMPANY	3.2%	1	31	.0%	0	2
	101 E. MAIN STREET						
	MCMINNVILLE TN 371102566						
810683	VALLEY FIDELITY BANK & TRUST COMPAN	3.2%	1	31			
	601 MARKET STREET						
	KNOXVILLE TN 379020000						
810629	UNION PLANTERS BANK OF TENN VALLEY	3.1%	1	32	.0%	0	1
	P O BOX 266						
	HARRIMAN TN 377480266						
816023	UNION PLANTERS BANK OF W TENNESSEE	2.4%	1	41	7.6%	1	13
	1214 MAIN STREET						
	HUMBOLDT TN 383430000						
810560	VOLUNTEER STATE BANK				.0%	0	45
	P O BOX 1977						
	GALLATIN TN 370660000						
810673	SECURITY BANK	.0%	0	34	.0%	0	6
	PO BOX 525						
	DYERSBURG TN 380250525						
816026	AEDC FEDERAL CREDIT UNION	.0%	0	87	.0%	0	1
	PO BOX 1210						
	TULLAHOMA TN 373881210						
826004	ORNL FEDERAL CREDIT UNION	.0%	0	84	.0%	0	84
	PO BOX 365						
	OAK RIDGE TN 378300000						



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For Lenders/Holders with 30 or More Borrowers in Repayment

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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name In Default In Repayment Rate In Default In Repayment --TEXAS--832518 FIRST COMMERCIAL BANK, N.A. 60.8% 256 421 . 0 % 1 1 PO BOX 1960 1336 EAST COURT STREET SEGUIN TX 781561960 832672 HOUSTON NATIONAL BANK 51.3% 19 37 5757 MEMORIAL DRIVE HOUSTON TX 770070000 832920 MAURICEVILLE NATIONAL BK C/O GETSC 41.6% 20 48 PO BOX 400 MAURICEVILLE TX 776260000 810863 FIRST BANK AND TRUST C/O G.E.T.S.C 30.2% 45 149 .0% 2 4000 TWIN CITY HWY, PO BOX 1027 GROVES TX 776190000 832568 BANK OF THE SOUTHWEST OF DALLAS 218 .0% PO BOX 210099 DALLAS TX 752110000 831474 SLMA/LOAN SERVICING CENTER/TEXAS 28.9% 11 38 20.3% 18,399 90,273 777 TWIN CREEK DR, PO BOX 12109 KILLEEN TX 765472109 810857 FIRST STATE BANK IN CALDWELL 25.8% 15 58 PO BOX 58 CALDWELL TX 778360000 829006 FIRST FEDERAL SAVINGS & LOAN ASSN 24.2% 379 92 .0% 5 P.O. BOX 370 PARIS TX 754600000 810728 TYLER BANK & TRUST 23.3% 25 107 .0% 0 300 E. MAIN STREET/POB 630988 NACOGDOCHES TX 759610000 822429 SOUTHSIDE STATE BANK 23.0% 21 91 . 0% 1 PO BOX 1079 TYLER TX 757101079 827985 MONTWOOD NATIONAL BANK 22.7% 82 361 .0% PO BOX 26337 EL PASO TX 799266337 810742 CITIZENS STATE BANK 22 4% 237 1,058 .0% 6 222 MAIN ST PO BOX 600 SEALY TX 774740000 810806 NORWEST BANK, TEXAS N.A., WACO 18.6% 148 794 . 0% n 22 PO BOX 2626 WACO TX 767022626 810981 FARMERS STATE BANK 18.5% .0% 0 3 121 SOUTH ELLIS ST P O BOX 499 GROESBECK TX 766420000 831629 CITY NATIONAL BANK 18.5% 99 535 .0% 2 P O BOX 1776 KILGORE TX 756631776 810726 OMNIAMERICAN FEDERAL CREDIT UNION 18.3% 95 518 50.0% 75 150 PO BOX 150099 FORT WORTH TX 761080000



FY 1995 Cohort Default Rate for Originating Lenders/Holders For Lenders/Holders with 30 or More Borrowers in Repayment

REPORT DATE - 10/22/97 /-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment Name _______ 18.2% 269 828216 PUBLIC EMPLOYEES CREDIT UNION 17.8% 49 274 49 P O BOX 2205 ATTN DEANNINE CARLSON AUSTIN TX 787680000 17.2% 29 168 .0% COMMUNITY BANK 827072 PO BOX 2303 WACO TX 767032303 RTC AS RECEIVER FOR WINDSOR FEDERAL 17.0% 47 831070 PO BOX 460429 SAN ANTONIO TX 782460429 16 72 427 n. 831929 STERLING BANK - HOUSTON 16.8% PO BOX 40333, STUDENT LOAN DEPT HOUSTON TX 772400333 RTC AS RECEIVER FIDELITY FED S & L 16.6% 17 102 831812 P O BOX 460429 SAN ANTONIO TX 782460429 FARMERS & MERCHANTS NATIONAL BANK 16.5% 309 1,872 .0% 0 12 829908 714 E TEXAS AVENUE MART TX 766640000 832733 BANK OF AMERICA TEXAS, N.A. 16.4% 730 4.432 . 0% 110 1925 W. JOHN CARPENTER FWY CJ SMITH IRVING TX 750633297 21 128 9 832737 GUARANTY FEDERAL BANK, FSB 16.4% . 0% 8333 DOUGLAS AVE., GORDAN ALLEN DALLAS TX 752250000 820605 KLEBERG FIRST NATL BK OF KINGSVILLE 16.2% 125 769 .0% 10 100 E. KLEBERG KINGSVILLE TX 783630000 FIRST NATIONAL BANK OF BRYAN 16.1% 72 446 .0% 13 821359 PO BOX 833 BRYAN TX 778050000 16.0% 831959 LIBERTY NATIONAL BANK 100 .0% 2 501 SOUTH CONGRESS AUSTIN TX 787040000 823388 TEXAS RURAL COMMUNITIES 15.7% 36 228 .0% 14 1016 LA POSADA DR #200 AUSTIN TX 787523817

282

57

248

110

1.812

372

1,619

720

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.0%

.0%

35

26

28

19

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831122

818478

826739

822239

. .

15.5%

15.3%

15.3%

15.2%

TEXAS INDEPENDENT BANK

6610 CONTINENTAL DR. EL PASO TX 799250000

EL PASO AREA TEACHERS FEDERAL CU

TEXAS NATIONAL BANK OF WACO TEXAS

350 PHELPS COURT IRVING TX 750380000

FIRST STATE BANK

PO BOX 3550 AUSTIN TX 787643550

P.O. BOX 2299 WACO TX 767032299

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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name Rate In Default In Repayment Rate In Default In Repayment 832121 HEIGHTS STATE BANK 15.2% 21 138 100 W CENTRAL TEXAS EXPYPOB 2330 HARKER HEIGHTS TX 765480000 819166 TEXAS COMMERCE BANK NA 14.9% 17 114 .0% Ω 8 P.O. BOX 19120, JODY GREENWOOD HOUSTON TX 772240000 810963 STONE FORT NATIONAL BANK 14.8% 33 222 .0% 11 300 E MAIN STREET NACOGDOCHES TX 759610000 TEXAS COMMERCE BANK 820996 14.6% 506 3,449 .0% 86 P.O. BOX 19120 ATTN: JODY GREENWOOD HOUSTON TX 770240000 810778 FIRST NATIONAL BANK OF ABILENE 14.3% 209 1,455 .0% 0 54 PO BOX 701 ABILENE TX 796040000 830391 NATIONSBANK OF TEXAS, N.A. 14.2% 59 414 .0% P.O. BOX 830611 DALLAS TX 752830611 810753 COMMERCIAL BANK OF TEXAS, N.A. 14.1% 89 631 .0% 0 3 PO BOX 630847 ATTN: MARGO ESSMAN NACOGDOCHES TX 759630847 812775 STATE BANK & TRUST COMPANY 14.1% 77 546 .0% 4 231 N GUADALUPE ST PO BOX 649 SAN MARCOS TX 786670649 822157 FROST NATIONAL BANK 14.0% 7 50 33.3% P O BOX 1600, ATTN STUDENT LOANS SAN ANTONIO TX 782960000 831813 BANK OF THE HILLS 13.8% 17 123 .0% 0 5 PO BOX 9409 AUSTIN TX 787500000 810875 FIRST STATE BANK OF DENTON 13.7% 1,606 3.8% 1 26 PO BOX 100 DENTON TX 762020000 ANTOINE NATIONAL BANK 831607 13.6% 15 110 P O BOX 920978 HOUSTON TX 772920000 828251 MARBLE FALLS NATIONAL BANK 13.5% 36 266 POST OFFICE BOX 888 MARBLE FALLS TX 786540000 820718 INTERNATIONAL BANK OF COMMERCE 13.4% 580 .0% 0 5 PO BOX 579 MCALLEN TX 785020000 CITIZENS INSURANCE CO OF AMERICA 823944 13.4% 11 82 .0% 7 PO BOX 149151 AUSTIN TX 787149151



810772

FDIC AS REC FOR UNITED BANK OF WACO 13.1%

5080 SPECTRUM DR SUITE 1000 E

DALLAS TX 752480000

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REPORT D	ATE - 10/22/97 For Lend			ore Borrowers in			
				NDERS\			
				# of Borrowers			
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	******	*******	*****	*****	******	*****	*****
828078	COMMERCE NATIONAL BANK PO BOX 10089	13.1%	108	820	. 0%	0	17
831366	COLLEGE STATION TX 778420000 FIRST AMERICAN BANK TEXAS, SSB PO BOX 8100	12.8%	134	1,044	.0%	0	38
831672	BRYAN TX 778058100 RTC AS RECEIVER FOR TAYLORBANK S&L P.O. BOX 460429, LYNETTE STEWART SAN ANTONIO TX 782460429	12.8%	5	39			
828024	FIRST COMMUNITY CREDIT UNION PO BOX 55265	12.1%	14	115	.0%	0	2
819226	HOUSTON TX 772555265 VICTORIA BANK & TRUST ONE O'CONNOR PLAZA	11.6%	41	352	. 0%	0	13
820682	VICTORIA TX 779020000 SAN ANTONIO FEDERAL CREDIT UNION PO BOX 1356	11.5%	291	2,515	11.7%	299	2,542
820734	SAN ANTONIO TX 782951356 BANK ONE, TEXAS NA TRUSTEE BRAZOS PO BOX 1308	11.5%	258	2,240	.0%	0	3
810883	WACO TX 767031308 FROST NATIONAL BANK 100 W HOUSTON PO BOX 1600	11.2%	167	1,491	.0%	0	87
810796	SAN ANTONIO TX 782960000 NATIONS BANK STDNT LNS 945-07 411 N AKARD SUITE 700 DALLAS TX 752010000	11.1%	1,766	15,867	.1%	1	658
818603	TEMPLE AREA FEDERAL CREDIT UNION 200 W AVENUE G PO BOX 983 TEMPLE TX 765030983	11.1%	4	36			
822147	VOUGHT HERITAGE FEDERAL CREDIT UNIO PO BOX 532029 GRAND PRAIRIE TX 750532029	11.1%	4	36	25.0%	1	4
826079	BOATMEN'S FIRST NAT'L BANK OF AMARI PO BOX 1331 AMARILLO TX 791801331	10.8%	183	1,683	6.6%	1	15
826422	SECURITY STATE BANK 815 N JUDGE ELY BLVD BOX 267 ABILENE TX 796010000	10.5%	11	104			
831923	POINTBANK PO BOX 278	10.5%	61	577	.0%	0	28
819590	PILOT POINT TX 762580000 SECURITY SERVICE FEDERAL CREDIT UNI 7323 HWY 90 W P O BOX 27377 SAN ANTONIO TX 782270000	10.2%	144	1,403	6.0%	10	165
828341	TEXAS STATE BANK P.O. BOX 4797 MCALLEN TX 785024797	10.1%	12	118			



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For Lenders/Holders with 30 or More Borrowers in Repayment

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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name Rate In Default In Repayment Rate In Default In Repayment UNITED CITIZENS BANK 828439 9.4% 95 . 0% Ω 1 PO BOX 1033 BRYAN TX 778051033 825119 NATIONSBANK STDNT LNS 945-07 9.3% 974 .0% 107 411 N. AKARD 7TH FLOOR DALLAS TX 752010000 831622 SOUTHWEST BANK OF SAN ANGELO 9 3% 61 650 21 .0% 0 P O BOX 60410 SAN ANGELO TX 769060000 NORWEST STUD LN SERVICING CTNR 823472 9.2% 448 4.849 . 0% 58 PO BOX 1241 LUBBOCK TX 794089629 810725 BROADWAY NATIONAL BANK 9.0% 71 784 .0% 13 PO BOX 17001 SAN ANTONIO TX 782170001 830914 CERTIFIED/CHASE MANHATTAN BANK 9.0% 115 1,265 8000 CENTRE PK DRIVE SUITE 380 AUSTIN TX 787540000 831886 FIRST AMERICAN BANK 8.9% 96 1.076 .0% 0 23 PO BOX 2680 COLLEGE STATION TX 778400000 826766 KELLY FIELD NATIONAL BANK 8.8% 113 10 .0% PO BOX 28010 SAN ANTONIO TX 782869697 831946 HIBERNIA NATIONAL BANK IN TEXAS 8.3% 25 301 P O BOX 2449 ATTN MARK TERREBONNE DALLAS TX 752210000 828023 NCNB TEXAS 8.2% 21 255 .0% 0 1 PO BOX 101508 SAN ANTONIO TX 782019508 823864 HALE COUNTY STATE BANK 7.9% P.O. BOX 970, ATTN RON GAMMAGE PLAINVIEW TX 790730000 EDUCATORS CREDIT UNION 828555 7.8% 3 38 .0% 0 2 % P MCELFISH PO BOX 8033 WACO TX 767148033 823213 BERGSTROM FEDERAL CREDIT UNION 7.5% 3 40 PO BOX 1648 AUSTIN TX 787670000 826583 AUSTIN COLLEGE 7.5% 16 213 .0% 900 N. GRAND AVE., SUITE 6F SHERMAN TX 750904440 831684 FRANKLIN FEDERAL BANCORP, FSB 7.4% 52 699 .0% 3 PO BOX 1723 ATTN: LIZ BRANNEN AUSTIN TX 787670000 823817 BANK ONE, TEXAS, NA TRUSTEE/BHEA 7.3% 95 8.4% 590 7.012 PO BOX 1308 WACO TX 767031308



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/ORIGINATING LENDERS\ / Default # of Borrowers # of Borrowers ID Name Rate In Default In Repayment 831872 FIRST GIBRALTER BANK, FSB 7.3% 62 846 1925 WEST JOHN CARPENTER FRWY IRVING TX 750630000		<pre># of Borrowers In Repayment</pre>
ID Name Rate In Default In Repayment 831872 FIRST GIBRALTER BANK, FSB 7.3% 62 846 1925 WEST JOHN CARPENTER FRWY	Rate In Default .0% 0 9.8% 42	In Repayment
831872 FIRST GIBRALTER BANK, FSB 7.3% 62 846 1925 WEST JOHN CARPENTER FRWY	.0% 0	1
1925 WEST JOHN CARPENTER FRWY	9.8% 42	
1925 WEST JOHN CARPENTER FRWY	9.8% 42	
IRVING TX 750630000		428
808936 BANK ONE, TEXAS, NA TRUSTEE/BOSQUE 7.2% 4 55 PO BOX 1308	.0% 0	
WACO TX 767031308	.0% 0	
821137 BANK OF THE WEST 6.9% 5 72 2909 SHERWOOD WAY SAN ANGELO TX 769010000		2
831722 TOWN NORTH NATIONAL BANK 6.9% 48 694 4455 LBJ FREEWAY	.0% 0	12
FARMERS BRANCH TX 752440000 824826 TEXAS COMMERCE BANK OF LUBBOCK		
LUBBOCK TX 794080000 828351 VALLEY FEDERAL SAVINGS ASSOCIATION 6.2% 2 32 P O BOX 579		
MCALLEN TX 785020000 828148 UNIVERSITY FEDERAL CREDIT UNION 6.0% 72 1,196 P O BOX 4069	.0% 0	24
AUSTIN TX 787654069 831751 ARCC BANCNET DIV EL PASO FED SVGS A 5.6% 7 124 P O BOX 460427 ATTN LYNETTE STEWART		
SAN ANTONIO TX 782460427 810815 FIRST NATIONAL BANK 5.4% 2 37 PO BOX 937, BOBBY HOXWORTH		
KILLEEN TX 765400000 828678 DALLAS TEACHERS CREDIT UNION 5.3% 8 150 PO BOX 517028	.0% 0	3
DALLAS TX 752517028 830445 AGGIELAND CREDIT UNION 5.3% 52 978 301 DOMINIK P O BOX 10091	.0% 0	11
COLLEGE STATION TX 778428191 829402 CERTIFIED SAVINGS ASSN 5.1% 4 77 8000 CENTRE PARK DRIVE, SUITE 380		
P O BOX 2097	13.8% 14	101
UNIVERSAL CITY TX 781482097 829858 RTC/FIRST FEDERAL SAV. & LOAN OF BE 4.7% 2 42 3500 MAPLE AVE	.0% 0	13
**DALLAS TX 752190000 801917 BANK ONE, TEXAS, NA TRUSTEE BRAZOS 4.3* 17 389 PO BOX 1308	.0% 0	8
WACO TX 767031308 828001 EAST TEXAS PROFESSIONAL CREDIT UNIO 4.2% 3 71 409 E LOOP 281 P.O. BOX 6750 LONGVIEW TX 756086750	.0% 0	1



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/------ CURRENT HOLDERS------\

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			-ORIGINATING LE		•	CURRENT HOLI	
ID	Name			# of Borrowers			# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
******	*************	******	*****	******	******	******	******
822269	GOVERNMENT EMPLOYEES CREDIT UNION PO BOX 20998	4.0%	4	100	6.8%	4	58
	EL PASO TX 799980998						
826581	LACKLAND FEDERAL CREDIT UNION	3.7%	2	53	. 0%	0	5
	2250 BONG- LACKLAND AFB SAN ANTONIO TX 782365640						J
828811	GREATER TEXAS FEDERAL CREDIT UNION 6411 N. LAMAR BLVD AUSTIN TX 787524088	3.6%	2	55	.0%	0	2
824869	AUSTIN MUNICIPAL FEDERAL CREDIT UNI PO BOX 1089	3.2%	3	93	. 0%	0	1
	AUSTIN TX 787671089						
825342	TEACHERS CREDIT UNION PO BOX 6085 TEXARKANA TX 755056085	3.2%	1	31	. 0%	0	16
812089	TEXAS HIGHER EDUCATION COORDINATING 12788 CAPITOL STATION AUSTIN TX 787119998	3.1%	124	3,963	3.1%	123	3,929
831399		2 24					
031333	COMPASS BANK	2.8%	1	35	. 0%	0	1
	P O BOX 9600						
822353	AUSTIN TX 787660000	2.24					
022353	NORWEST BANK, TEXAS N.A., PLAINVIEW	2.3%	1	42			
	PO BOX 580						
022500	PLAINVIEW TX 790730580						
823508	ST MARY'S UNIVERSITY 1 CAMINO SANTA MARIA	2.1%	1	46	.0%	0	5
031361	SAN ANTONIO TX 782288513		_				
831361	COMMUNITY CREDIT UNION PO BOX 867239	2.1%	3	142	. 0%	0	9
030400	PLANO TX 750867239						
830488	IBM TX EMPLOYES FCU 2608 BROCKTON LN	2.0%	1	50	. 0%	0	3
823384	AUSTIN TX 787580000	0.0					
023384	CORPUS CHRISTI AREA TEACHERS FEDERA 2000 SOUTH PADRE ISLAND DRIVE CORPUS CHRISTI TX 784161198	. 9%	1	107	.9%	1	105
810915	TEXAS COMMERCE AS TRUST ABILENE HEA						
010,15	POB 6600197, DEBT ADM DIV-ROEMLEIN DALLAS TX 752660197				15.1%	225	1,487
823291	SAN ANTONIO TEACHERS CREDIT UNION	. 0%	0	179	0.8	0	163
	10730 GULFDALE P O BOX 791770 SAN ANTONIO TX 782791770	.00	Ü	179	. 0%	0	163
826442	CENTRAL TEXAS HIGHER ED AUTHORITY				11.3%	269	2 276
	PO BOX 8500-152				11.36	209	2,376
	SAN MARCOS TX 786668500						
826953	TEXAS COMMERCE BANK, N.A. 2200 ROSS AVENUE, 5TH FLOOR				15.8%	751	4,743
	DALLAS TX 752010000						



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For Lenders/Holders with 30 or More Borrowers in Repayment

REPORT I	PATE - 10/22/97 For Lend	lers/Holders wit						
		/ORIG	NATING LENDER	s\	/\			
		Default # of I	Borrowers # o	f Borrowers	Default #	of Borrowers	# of Borrowers	
ID	Name	Rate In	n Default I	n Repayment	Rate	In Default	In Repayment	
*****	**********	*********	******	*****	******	******	*****	
830199	HIDALGO FEDERAL CREDIT UNION	. 0%	0	39	.0%	0	2	
	P O BOX 4829 3700 N. 12 TH ST							
	MCALLEN TX 785010000							
830323	TCTC/DALLAS AS TRUSTEE/BSFC				1.7%	1	58	
	P.O. BOX 1308							
	WACO TX 767031308							
831419	TCTC/DALLAS AS TRUSTEE/BHEA				10.1%	93	918	
	PO BOX 1308							
	WACO TX 767031308							
831424	TEXAS COMMERCE BANK NA/TRUSTEE BHEA				. 0%	0	39	
	PO BOX 1308					-		
	WACO TX 767031308							
831593	TEXAS COMMERCE BANK, TTE FOR GTSLC				15.6%	302	1,924	
	2504 KENT ST.				15.00	302	1,724	
	BRYAN TX 778024039							
831821	NORWEST BANK TEXAS, N.A.				5.6%	18	210	
031021	PO BOX 1241				5.01	18	318	
	LUBBOCK TX 794080000							
832036	BANK OF AMERICA TEXAS				0.8		1.05	
832036	300 CRESCENT CT #850				.0%	0	107	
022052	DALLAS TX 752010000						_	
832057	TEX COMM BK/EL PASO TTE FOR GETHEA				4.0%	3	75	
	2504 KENT STREET							
	BRYAN TX 778024039							
832095	NORWEST BANK TEXAS, N.A.				9.9%	746	7,531	
	PO BOX 1241							
	LUBBOCK TX 794080000							
832304	TCTC/DALLAS AS TRUSTEE/BSFC				. 0%	0	96	
	P.O. BOX 1308							
	WACO TX 767031308							
832339	TEXAS COMMERCE BANK, TST FOR GTSLC				17.8%	494	2,775	
	2504 KENT STREET							
	BRYAN TX 778024039							
832342	TCTC/DALLAS AS TRUSTEE/BHEA				.0%	0	139	
	P.O. BOX 1308							
	WACO TX 767031308							
832569	TEXAS COMMERCE BANK USAF TRUST 1992				12.6%	9	71	
	1201 ELM ST, PO BOX 2320							
	DALLAS TX 752212320							
832640	TCTC/DALLAS AS TRUSTEE/BHEA				11.2%	183	1,621	
	P O BOX 1308							
	WACO TX 767031308							
832768	EDUCATIONAL EMPLOYEES CREDIT UNION	. 0%	0	41	. 0%	0	41	
	1617 WEST 7TH STREET							
	FORT WORTH TX 761020000							
832919	TEXAS COMMERCE BANK TRUSTEE SELMC				11.9%	289	2,416	
	PO BOX 660197					\$	-,	
	DALLAS TX 752660197							



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REPORT DA	ATE - 10/22/97 For Lend	ders/Holders with 30 or More Borrowers in Repayment /CURRENT HOLDERS\							
		•			-				
				# of Borrowers					
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment		

832934	TX COM BK-EL PASO GETHEA				16.8%	515	3,064		
	2504 KENT STREET						•		
	BRYAN TX 778024039								
832964	NATIONSBANK TX TRUSTEE BHEA/SLMA				10.3%	33	320		
	PO BOX 1308								
	WACO TX 767031308								
832988	NATIONSBANK TX TRUSTEE BHEA/93AC				26.5%	624	2,351		
032700	PO BÓX 1308						-,		
	WACO TX 767031308								
833025	NATIONS BANK, TEXAS NA/TRUSTEE/STHE				30.4%	104	342		
	CORP. TRUST 700 LOUISIANA 31ST FLR								
	HOUSTON TX 770020000								
833033	NATIONSBANK OF TEXAS TRUSTEE BSFC B				7.6%	5	65		
	PO BOX 1308								
	WACO TX 767031308								
833078	STAR BANK AS TRUSTEE FOR BRAZOS				8.9%	169	1,893		
	P.O. BOX 1308 STUDENT FINANCE CORP						·		
	WACO TX 767031308								
833088	BANK ONE, COLUMBUS				16.2%	455	2,799		
	500 THROCKMORTON ST SUITE 704								
	FORT WORTH TX 761020000								
833162	STAR BANK TRUSTEE FOR BSFC/TX C BK				5.4%	4	73		
	P.O.BOX 1308								
	WACO TX 767031308								
833174	TEXAS COMMERCE BANK/TRUSTEE SELMC				8.2%	10	121		
	PO BOX 660197								
	DALLAS TX 752660197								
833211	TEXAS COMMERCE BNK TRSTE FR GETHEA				16.6%	282	1,695		
	2504 KENT STREET								
	BRYAN TX 778024039								
833266	BANK ONE, TEXAS/TRUSTEE/STHEA				7.0%	160	2,272		
	221 W. 6TH ST CORP TRUST 1ST FLOOR								
	AUSTIN TX 787010000								
833278	TEXAS COMMERCE BANK/BEA				.0%	0	50		
	PO BOX 1308								
	WACO TX 767031308								
833325	CENTRAL TEXAS STUDENT FINANCE CORP				.0%	0	292		
	101 CENTER POINT RD, PO BOX 8500-152								
	SAN MARCOS TX 786668500								



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REPORT D	OATE - 10/22/97 For Lend	ders/Holders with 30 or More Borrowers in Repayment /CURRENT HOLDERS							
				# of Borrowers		# of Borrowers	· ·		
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment		
UTAH		*****	*****	*****	******	*****	*****		
829934	UNITED SAVINGS BANK	12.3%	24	195	.0%	0	4		
	4185 HARRISON BLVD.								
	OGDEN UT 844030000								
802633	FIRST SECURITY BANK OF IDAHO NA 405 SOUTH MAIN STREET	9.5%	184	1,934	13.9%	53	381		
	SALT LAKE CITY UT 841110000								
827173	RTC, RECEIVER FOR ANCHOR FEDERAL	8.2%	11	134	. 0%	0	4		
	% E.P.S., 3006 S. HIGHLAND DR.	0.20		131		v	7		
	SALT LAKE CITY UT 841060000								
830374	RTC AS RECEIVER FOR FIRST AMERICA	8.1%	39	480	.0%	0	26		
	C/O EPS, 3006 SOUTH HIGHLAND DRIVE								
	SALT LAKE CITY UT 841060000								
829158	WEBER STATE FEDERAL CREDIT UNION	7.6%	5	65	.0%	0	5		
	4140 HARRISON BLVD								
813915	OGDEN UT 844084140 FIRST SECURITY BANK OF UTAH, N.A.	7.19.	215	4 426					
613913	P O BOX 720	7.1%	315	4,426	.0%	0	87		
	SALT LAKE CITY UT 841100000								
807696	FIRST SECURITY BANK OF ALBUQUERQUE	6.1%	146	2,371	14.2%	10	70		
	PO BOX 720								
	SALT LAKE CITY UT 841100000								
817546	MOUNTAIN AMERICA CREDIT UNION	5.9%	43	720	.0%	0	11		
	660 SOUTH 2ND EAST, P.O. BOX 45001								
015455	SALT LAKE CY UT 841450001								
817455	ZIONS FIRST NATIONAL BANK PO BOX 1507	5.6%	291	5,189	. 0%	0	166		
	SALT LAKE CITY UT 841100000								
821805	RTC, RECEIVER FOR MERABANK FEDERAL	5.6%	6	107					
	% E.P.S., 3006 S. HIGHLAND DR.								
	SALT LAKE CITY UT 841060000								
830132	UNIVERSITY OF UTAH CREDIT UNION	4.4%	26	580	.0%	0	14		
	P O BOX 58025								
	SALT LAKE CITY UT 841580025								
822373	AMERICA FIRST CREDIT UNION P O BOX 9199	4.0%	33	813	. 0%	0	36		
	OGDEN UT 844090199								
831889	OLYMPUS BANK	3.8%	4	103	. 0%	0	1		
	PO BOX 45035		_	200		Ť	•		
	SALT LAKE CITY UT 841450035								
830146	USU COMMUNITY CREDIT UNION	3.6%	7	194	.0%	0	4		
	695 E 1000 NORTH								
	LOGAN UT 843410000								
817545	GRANITE CREDIT UNION	2.8%	4	139	2.9%	4	134		
	441 E 3900 SO SLC UT 841070000								
827081	RTC, RECEIVER FOR COMMUNITY FEDERAL	2.8%	11	390	. 0%	0	52		
	* E.P.S., 3006 S. HIGHLAND DR.			370	. 0 10	U	52		
	SALT LAKE CITY UT 841060000								



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	/	ORIGINATING LE	NDERS\	/ 	CURRENT HOLD	ERS\
	Default #	of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
********	*****	******	******	******	*********	******
	2.3%	1	43	2.3%	1	43
	1.9%	30	1,526	. 0%	0	82
188 W RIVER PARK DR/PO BOX 1900						
PROVO UT 846040000						
BARNES BANKING COMPANY	1.7%	1	56	.0%	0	1
33 SOUTH MAIN ST						
KAYSVILLE UT 840370000						
JORDAN CREDIT UNION	1.4%	1	69	.0%	0	15
P O BOX 1888						
SANDY UT 840911888						
FAMILY FIRST FEDERAL CREDIT UNION	.0%	0	42	. 0%	0	3
99 NORTH GENEVA RD, PO BOX 1750						
OREM UT 840591750						
UTAH STATE BOARD OF REGENTS				6.1%	336	5,459
PO BOX 45202						
SALT LAKE CITY UT 841450202						
UTAH STATE BOARD OF REGENTS				6.3%	652	10,225
PO BOX 45202						
SALT LAKE CITY UT 841450202						
UTAH STATE BOARD OF REGENTS/STNF				. 7ቄ	6	808
PO BOX 45202						
SALT LAKE CITY UT 841450202						
KEY BANK OF UTAH	.0%	0	36			
P.O. BOX 526218						
SALT LAKE CITY UT 841526218						
	TOOELE FEDERAL CREDIT UNION PO BOX 720 TOOELE UT 840740720 UNIVERSAL CAMPUS FEDERAL CREDIT UNI 188 W RIVER PARK DR/PO BOX 1900 PROVO UT 846040000 BARNES BANKING COMPANY 33 SOUTH MAIN ST KAYSVILLE UT 840370000 JORDAN CREDIT UNION P O BOX 1888 SANDY UT 840911888 FAMILY FIRST FEDERAL CREDIT UNION 99 NORTH GENEVA RD, PO BOX 1750 OREM UT 840591750 UTAH STATE BOARD OF REGENTS PO BOX 45202 SALT LAKE CITY UT 841450202 UTAH STATE BOARD OF REGENTS PO BOX 45202 SALT LAKE CITY UT 841450202 UTAH STATE BOARD OF REGENTS PO BOX 45202 SALT LAKE CITY UT 841450202 UTAH STATE BOARD OF REGENTS/STNF PO BOX 45202 SALT LAKE CITY UT 841450202 KEY BANK OF UTAH P.O. BOX 526218	Name TOOELE FEDERAL CREDIT UNION PO BOX 720 TOOELE UT 840740720 UNIVERSAL CAMPUS FEDERAL CREDIT UNI 188 W RIVER PARK DR/PO BOX 1900 PROVO UT 846040000 BARNES BANKING COMPANY 33 SOUTH MAIN ST KAYSVILLE UT 840370000 JORDAN CREDIT UNION P O BOX 1888 SANDY UT 840911888 FAMILY FIRST FEDERAL CREDIT UNION 99 NORTH GENEVA RD, PO BOX 1750 OREM UT 840591750 UTAH STATE BOARD OF REGENTS PO BOX 45202 SALT LAKE CITY UT 841450202 UTAH STATE BOARD OF REGENTS PO BOX 45202 SALT LAKE CITY UT 841450202 UTAH STATE BOARD OF REGENTS/STNF PO BOX 45202 SALT LAKE CITY UT 841450202 KEY BANK OF UTAH P.O. BOX 526218	Name TOOELE FEDERAL CREDIT UNION PO BOX 720 TOOELE UT 840740720 UNIVERSAL CAMPUS FEDERAL CREDIT UNI 1.9% 30 188 W RIVER PARK DR/PO BOX 1900 PROVO UT 846040000 BARNES BANKING COMPANY 33 SOUTH MAIN ST KAYSVILLE UT 840370000 JORDAN CREDIT UNION P O BOX 1888 SANDY UT 840911888 FAMILY FIRST FEDERAL CREDIT UNION 99 NORTH GENEVA RD, PO BOX 1750 OREM UT 840591750 UTAH STATE BOARD OF REGENTS PO BOX 45202 SALT LAKE CITY UT 841450202 UTAH STATE BOARD OF REGENTS PO BOX 45202 SALT LAKE CITY UT 841450202 UTAH STATE BOARD OF REGENTS/STNF PO BOX 45202 SALT LAKE CITY UT 841450202 KEY BANK OF UTAH P.O. BOX 526218	Default # of Borrowers # of Borrowers Name Rate In Default In Repayment	Default # of Borrowers # of Borrowers Rate In Default In Repayment In Rep	TOOELE FEDERAL CREDIT UNION 2.3% 1 43 2.3% 1 PO BOX 720 TOOELE UT 840740720 UNIVERSAL CAMPUS FEDERAL CREDIT UNI 1.9% 30 1,526 .0% 0 188 W RIVER PARK DR/PO BOX 1900 PROVO UT 846040000 BARNES BANKING COMPANY 1.7% 1 56 .0% 0 33 SOUTH MAIN ST KAYSVILLE UT 840370000 JORDAN CREDIT UNION 1.4% 1 69 .0% 0 PO BOX 1888 SANDY UT 840911888 FAMILY FIRST FEDERAL CREDIT UNION .0% 0 42 .0% 0 99 NORTH GENEVA RD, PO BOX 1750 OREM UT 840591750 UTAH STATE BOARD OF REGENTS 6.1% 336 PO BOX 45202 SALT LAKE CITY UT 841450202 UTAH STATE BOARD OF REGENTS 6.3% 652 PO BOX 45202 SALT LAKE CITY UT 841450202 UTAH STATE BOARD OF REGENTS/STNF PO BOX 45202 SALT LAKE CITY UT 841450202 UTAH STATE BOARD OF REGENTS/STNF PO BOX 45202 SALT LAKE CITY UT 841450202 EXALT LAKE CITY UT 841450202 EXEY BANK OF UTAH .0% 0 36 P.O. BOX 526218



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/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment --VIRGINIA--831219 VIRGINIA EDUCATORS'CREDIT UNION 33.3% 10 30 34.4% 10 29 12626 NETTLES DR NEWPORT NEWS VA 236060000 832047 NAVY PWC NORVA FEDERAL CREDIT UNION 27.0% 136 502 39.3% 35 89 4870 HAYGOOD ROAD VIRGINIA BEACH VA 234550000 828305 MINERS & MERCHANTS BANK & TRUST CO 19.3% 6 31 .0% POST OFFICE BOX 1010 GRUNDY VA 246141010 811126 FIRST UNION NATIONAL BANK 13.8% 293 2.115 27.8% 87 312 P.O. BOX 13327 VA 7499 ROANOKE VA 240407499 826204 PEOPLES BANK OF DANVILLE 13.5% 20 148 . 0% ۵ 12 PO BOX 1658 DANVILLE VA 245430000 JEFFERSON NATIONAL BANK 811252 12.8% 179 1,393 12.8% 179 1,388 123 EAST MAIN STREET CHARLOTTESVILLE VA 229025223 829106 BLUE RIDGE BANK 12.7% 11 86 .0% 0 200 COLLEGE ST CHRISTIANSBURG VA 240730000 811304 CRESTAR BANK - STUDENT LENDING DEPT 12.0% 862 7,148 11.9% 822 6.894 P.O. BOX 27172, 3RD FLR LOAN ACCTG. RICHMOND VA 232617172 802445 FIRST UNION NATIONAL BANK 10.3% 468 4,535 .0% 645 PO BOX 13327 VA7499 ROANOKE VA 240333327 826205 PATRICK HENRY NATIONAL BANK 10.2% 39 .0% 0 PO BOX 1776 BASSETT VA 240550000 819873 CRESTAR BANK - STUDENT LENDING DEP 8.8% 1,656 146 8.8% 160 1,804 P.O. BOX 27172, 3RD FLR, LOAN ACCTG RICHMOND VA 232617172 829739 FIRST UNION NATIONAL BANK 8.7% 501 .0% 0 23 P.O. BOX 13327 ROANOKE VA 240400001 826316 VIRGINIA EDUCATION LOAN AUTHORITY 7.9% 97 1,213 25.3% 356 1,406 411 E FRANKLIN ST RICHMOND VA 232190000 811178 SOVRAN BANK, N.A. 7.7% 129 1.669 Ω . 0 % 34 PO BOX 26865 RICHMOND VA 232616865 831939 AFBA INDUSTRIAL BANK 7.7% 25 322 15 133 909 NORTH WASHINGTON ALEXANDRIA VA 223140000 811218 FIRST UNION NATIONAL BANK 6.4% 200 3,093 . 2% 1 435 P.O. BOX 13327 ROANOKE VA 240333327



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REPORT D	ATE - 10/22/97 For Lend			NDERS\		CURRENT HOLD	ers\
				# of Borrowers			
ID	Name	Rate	In Default				In Repayment
*****	********	*****	*****	*****	*******	*****	*****
			_				
811253	NATIONAL BANK OF BLACKSBURG	5.4%	3	55			
	P O BOX 90002						
011222	BLACKSBURG VA 240629002	4.8%	132	2,745	1.1%	4	340
811337	CENTRAL FIDELITY NATIONAL BANK	4.00	132	2,745	1.14	•	310
	828 MAIN STREET LYNCHBURG VA 245050000						
829587	SALLIE MAE/EDUSERV - UTAH	4.5%	1	22	6.5%	820	12,457
02,50,	11600 SALLIE MAE DRIVE						
	RESTON VA 201930000						
823032	FIRST VIRGINIA BANK SOUTHWEST	3.9%	3	76			
	P O BOX 7585						
	ROANOKE VA 240190000						
829556	ROANOKE GENERAL ELECTRIC EMPL F.C.U	3.8%	14	367	3.6%	13	357
	1640 BLVD						
	SALEM VA 241530000						
831052	FIRST UNION NATIONAL BANK	3.8%	11	287	.0%	0	31
	P.O. BOX 13327						
	ROANOKE VA 240400000			500	2 54	20	560
829848	PENTAGON FEDERAL CREDIT UNION	3.4%	20	581	3.5%	20	569
	PO BOX 1432						
011140	ALEXANDRIA VA 223131432	3.1%	1	32	.0%	0	4
811147	F & M BANK-WINCHESTER 115 NORTH CAMERON STREET	3.10	-	3 2		J	•
	WINCHESTER VA 226010000						
815502	NAVY FEDERAL CREDIT UNION	3.1%	100	3,175	3.0%	97	3,149
013302	PO BOX 3350						
	MERRIFIELD VA 221193350						
821835	FIRST VIRGINIA BANK	2.7%	28	1,023	2.7%	33	1,191
	P.O. BOX 937, CSL DEPARTMENT						
	FALLS CHURCH VA 220400937						
824377	FIRST VIRGINIA BANK COLONIAL	2.6%	1	38			
	P O BOX 266						
	MECHANICSVILLE VA 231110000			_		_	_
826145	FIRST UNION NATIONAL BANK	2.6%	2	76	.0%	0	2
	P.O. BOX 13327						
	ROANOKE VA 240400000	2 58	2	80	. 0%	0	10
802507	FIRST UNION NATIONAL BANK PO BOX 133277, VA 7499	2.5%	2	80	.04	ŭ	10
	ROANOKE VA 240190000						
822131	LANGLEY FEDERAL CREDIT UNION	2.5%	6	233	. 0%	0	26
000131	RIVERDALE STATION BOX 7463						
	HAMPTON VA 236660000						
831183	NAVY FEDERAL CREDIT UNION	2.4%	1	41	5.8%	2	34
	820 FOLLIN AVE						
	VIENNA VA 221800000						
811265	FIRST VIRGINIA BANK - SV	2.3%	1	43			
	PO BOX 7585						
	ROANOKE VA 240190000						



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/------CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name Rate In Default In Repayment Rate In Default In Repayment 819771 PLANTERS BANK & TRUST CO. OF VA 2.2% 1 .0% 45 PO BOY 1309 STAUNTON VA 244021309 827967 CHARTWAY FEDERAL C.U. 2 2% 272 2 2% 271 160 NEWTOWN ROAD VA BEACH VA 234624007 822522 FIRST VIRGINIA BANK-PIEDMONT 2.1% 46 P O BOX 7585 ROANOKE VA 240190000 831038 FIRST VIRGINIA BANK OF TIDEWATER 1.6% 1 60 P.O. BOX 266 MECHANICSVILLE VA 231110000 827908 NORTHWEST FEDERAL CREDIT UNION 1.5% 1 66 1.5% 1 65 200 SPRING STREET HERNDON VA 220701229 802203 FIRST AMERICAN BANK N.A. 1.2% 552 .0% 0 110 1751 PINNACLE DR ATTN:LINDA FRECE MCLEAN VA 221020000 827196 STATE DEPARTMENT FEDERAL CREDIT UNI 1.1% 88 .0% 26 PO BOX 1430 ALEXANDRIA VA 223132030 810694 TRI-CITY BANK .0% 33 .0% 38 PO BOX 937 FALLS CHURCH VA 220400937 811313 BANK OF MARION .0% 34 PO BOX 1067 MARION VA 243540000 811387 SOVRAN BANK, N.A. .0% Ω 81 .0% EDUCATION LOAN DEPT BOX 1529 NORFOLK VA 235010000 816389 PREMIER BANK, INC .0% 0 39 0% ٥ 21 PO BOX 540 WYTHEVILLE VA 243820000 820174 WAYNESBORO DUPONT EMPLOYEES CREDIT .0% 0 32 PO BOX 1365 WAYNESBORO VA 229800000 826383 MEMBER ONE FEDERAL CREDIT UNION .0% 0 111 .0% 0 110 PO BOX 12288 ROANOKE VA 240242288 833253 CHASE USA TRUSTEE SLMA TRUST .0% 2.443 1.8% 2,836 150,671 11600 SALLIE MAE DR - D SOUTHERLAND RESTON VA 201930000 899983 SLMA/EDUCATIONAL LOAN SERVICING CEN 10.7% 1,727 16,123 11600 SALLIE MAE DRIVE **RESTON VA 201930000**



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FY 1995 FY 1995 Cohort Default Rate for Originating Lenders/Holders

REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

/------ORIGINATING LENDERS------\ /------CURRENT HOLDERS------

		/ORIGINATING LENDERS\			/CURRENT HOLDERS		
		Default #	of Borrowers	# of Borrowers	Default #	of Borrowers #	of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	********	******	*****	*******	*******	******	********
VIRGIN	ISLANDS						
			_			_	
832051	FIRST VIRGIN ISLAND FED SVGS BANK	9.5%	8	84	. 0%	. 0	69
	50 KRONPRINDSENS GADE, PO BOX 5468						
	ST. THOMAS VI 008035468						
821868	CHASE MANHATTAN BANK N A	8.9%	5	56			
	PO BOX 6220 CHARLOTTE AMALIE						
	ST THOMAS VI 008010000						
819188	VIRGIN ISLANDS COMMUNITY BANK	3.1%	2	64	.0%	0	3
	PO BOX 460, 12 AND 13 KING ST						
	ST. CROIX VI 008210460						



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FY 1995 Cohort Default Rate for Originating Lenders/Holders

REPORT DATE - 10/22/97		For Lenders/Holders with 30 or More Borrowers in Repayment /ORIGINATING LENDERS\ /CURRENT HOLDERS\							
ID	Name	Default # Rate	of Borrowers In Default	# of Borrowers In Repayment	Default ‡ Rate	of Borrowers In Default	# of Borrowers In Repayment		
VERMON	**************************************	*****	****	*****	******	*****	*****		
830075	VSAC EDUCATION LOAN FINANCE PR PO BOX 2000 WINOOSKI VT 054042000	OGRAM 4.5%	280	6,175	4.5%	306	6,793		
811423	CHITTENDEN BANK PO BOX 820 BURLINGTON VT 054020820	3.5%	31	876	5.2%	1	19		
827288	VERMONT FEDERAL BANK,FSB 282 WILLISTON ROAD, PO BOX 700 WILLISTON VT 054950000	2.1%	1	46	.0%	0	4		

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FY 1995 Cohort Default Rate for Originating Lenders/Holders

REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

		/CRIGINATING LENDERS\ /CURRENT HOLDERS\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers						
ID	Name	Rate	In Default		Rate	In Default	In Repayment	
WASHIN								
827269	U. S. BANK	28.7%	899	3,123	.3%	1	281	
	PO BOX TAF C-10							
	SPOKANE WA 992204010							
811698	U.S. BANK	11.9%	1,208	10,140	.0%	0	2,309	
	PO BOX TAF C-10							
	SPOKANE WA 992204010							
814817	SEAFIRST BANK - NWRSLC	11.9%	1,311	11,001	5.5%	137	2,470	
	PO BOX 34227							
	SEATTLE WA 981241277							
815678	U.S. BANK	8.6%	851	9,852	.0%	1	3,031	
	E27 SPRAGUE BOX TAF C-10							
	SPOKANE WA 992204010							
820043	WASHINGTON MUTUAL SAVINGS BANK.	8.3%	267	3,201	.4%	4	852	
	PO BOX 834-SAS0412							
	SEATTLE WA 981110000					•	250	
829505	WASHINGTON MUTUAL BANK	8.1%	59	725	. 8%	2	250	
	STU LN DEPT SAS0412 PO BOX 834							
	SEATTLE WA 981110000		_	20			,	
824037	COLUMBIA COMMUNITY FEDERAL CREDIT U	7.6%	3	39	16.6%	1	6	
	PO BOX 324							
	VANCOUVER WA 986660000		_					
811596	GLOBAL FEDERAL CREDIT UNION	7.1%	3	42				
	P O BOX 3200							
025252	SPOKANE WA 992203200	6 79	4	59	6.7%	4	55	
825252	RAINIER PACIFIC, A COMMUNITY CU	6.7%	4	59	0.75	•	5.	
	PO BOX 11628							
830440	TACOMA WA 984110000 INDUSTRIAL CREDIT UNION OF WHATCOM	6.6%	4	60	. 0%	0	7	
030440	1100 NORTH STATE ST P O BOX 1767	0.00	•	00		v		
	BELLINGHAM WA 982250000							
832537	TAPCO CREDIT UNION	6.4%	2	31	6.6%	2	30	
032337	P O BOX 5185	0.40	-		0.00	_		
	TACOMA WA 984150000							
830934	WHATCOM EDUCATIONAL CREDIT UNION	6.0%	8	133	.0%	0	43	
030334	PO BOX 9750		•					
	BELLINGHAM WA 982279750							
826972	WASHINGTON TRUST BANK	5.8%	4	68	.0%	0	3	
	PO BOX 2127							
	SPOKANE WA 992102120							
811579	BAKER BOYER NATIONAL BANK	5.3%	5	93	.0%	0	29	
	PO BOX 1796	•						
	WALLA WALLA WA 993620000							
823303	TWIN COUNTY CREDIT UNION	5.2%	7	133	5.6%	7	125	
	PO BOX 718, J. GAFFNEY SPEC LOANS							
	OLYMPIA WA 985070718							
819504	SPOKANE RAILWAY CREDIT UNION	4.8%	5	103	6.1%	5	83	
	P O BOX 6011							



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REPORT DA	TE - 10/22/97 For Lend	ers/Holders	with 30 or M	ore Borrowers in	Repayment		
		/OF	RIGINATING LE	NDERS\	/	CURRENT HOLD	ERS\
		Default # c	of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
******	*******	*****	*****	******	*****	******	*****
831057	GROUP HEALTH CREDIT UNION	4.4%	3	68	. 0%	0	18
002007	11023 8TH AVE., N.E.						
	SEATTLE WA 981250000						
811615	SECURITY PACIFIC BANK WASHINGTON	3.7%	31	822	. 0%	0	17
011013	PO BOX C-240119						
	SEATTLE WA 981240000						
000000	PACIFIC FIRST FEDERAL SVGS BANK	3.0%	1	33	.0%	0	9
829608		3.00	-	33			_
	PO BOX CS 2266						
	TACOMA WA 984010000	2.9%	1	34	.0%	0	2
819357	WASHINGTON MUTUAL A FED SAVINGS BAN	2.98	1	34	. 0 %	U	-
	SAS 0102 1191 2ND AVE PO BOX 834						
	SEATTLE WA 981110000		_	4.2	2.28	1	43
818254	YAKIMA VALLEY CREDIT UNION	2.3%	1	43	2.3%	1	43
	PO BOX 2922						
	YAKIMA WA 989070000		_			•	105
821806	WASHINGTON STATE EMPLOYEES CREDIT U	2.0%	9	436	.0%	0	125
	PO BOX WSECU						
	OLYMPIA WA 985010000					_	
820998	SPOKANE TEACHERS CREDIT UNION	1.8%	6	329	1.8%	6	317
	WEST 106 NORA						
	SPOKANE WA 992050000						
830333	WASHINGTON SCHOOL EMPLOYEES CREDIT	1.8%	3	162	. 0%	0	59
	325 EASTLAKE AVENUE EAST						
	SEATTLE WA 981090000						
823422	BOEING EMPLOYEES CREDIT UNION	1.7%	8	455	.0%	0	130
	12770 GATEWAY DRIVE						
	TUKWILA WA 981680000						
811613	KITSAP BANK	1.5%	1	65	1.5%	1	64
	PO BOX 9						
	PORT ORCHARD WA 983660009						
811589	CLARK COUNTY SCHOOL EMPLOYEES CU	.8%	1	114	.0%	0	45
	701 NE VANCOUVER MALL DR						
	VANCOUVER WA 986610000						
811717	U.S. BANK	.0%	0	47	. 0%	0	30
	TAF C-10, EAST 627 SPRAGUE						
	SPOKANE WA 992204010						
811811	SKAGIT STATE BANK	.0%	0	34	.0%	0	13
	P O BOX 285						
	BURLINGTON WA 982330000						
817898	HAPO FEDERAL CREDIT UNION	.0%	0	38	.0%	0	37
	601 WILLIAMS BLVD						
	RICHLAND WA 993520000						
829691	STUDENT LOAN FINANCE ASSOCIATION				11.1%	274	2,462
22,0,1	1417 FOURTH AVE. SUITE 510						,
	SEATTLE WA 981010000						
830151	SLMA/LOAN SERVICING CENTER/WA				4.6%	492	10,529
030131	707 W. MAIN STREET, STE 400						,
	, G, A. PERIN GIRDLI, GIR 400						



SPOKANE WA 992010000



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/------ORIGINATING LENDERS------\ /-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment Name --WISCONSIN--25.9% 54 19.7% 14 71 14 830964 M & I BANK OF RACINE 770 NORTH WATER ST - NW10 MILWAUKEE WI 532010000 7.5% 1,562 20,758 SLMA/GREAT LAKES HIGHER EDUCATION C 18.7% 899989 2401 INTERNATIONAL LANE MADISON WI 537040000 2 TRI CITY NATIONAL BANK 18.6% 11 59 .0% ٥ 4455 WEST BRADLEY ROAD BROWN DEER WI 532230000 8 12.5% 823762 A-B CREDIT UNION OF MILWAUKEE 17.6% 225 W GREENFIELD AVE MILWAUKEE WI 532040000 19.8% 121 818391 M&I BANK OF BELOIT - JANESVILLE 500 E. GRAND AVE, P.O. BOX 998 BELOIT WI 535110000 827348 GUARDIAN CREDIT UNION 16.3% 10 61 33.3% 9 11220 WEST OKLAHOMA AVE BOX 27124 WEST ALLIS WI 532270124 15.6% 811967 M&I NORTHERN BANK 770 NORTH WATER STREET MILWAUKEE WI 532020000 NORTH MILWAUKEE STATE BANK 14.2% 13 13 90 5630 WEST FOND DU LAC AVENUE MILWAUKEE WI 532160000 13.7% 58 13.7% 830311 A-M COMMUNITY CREDIT UNION 58 6218-26TH AVENUE KENOSHA WI 531400000 FIRSTAR BANK ATTN: SUE HORBINSKI 12.2% 181 1,474 .2% 819659 10TH FL. STUDNT LN DEPT. PO BOX 532 MILWAUKEE WI 532010000 822218 TRI CITY NATIONAL BANK 12.0% 15 124 13.0% 31 237 PO BOX 309, 555 S. 108 STREET HALES CORNERS WI 531300000 FIRST AMERICAN BANK OF WISCONSIN 812036 11.7% 11 7.4% 27 104 W. MAPLE ST P O BOX 107 AMERY WI 540010107 830038 FIRST BANK, N.A. MILWAUKEE 11.4% 218 201 W WISCONSIN AVENUE MILWAUKEE WI 532590000 802902 FIRST FINANCIAL BANK, FSB 11.2% 21 187 .0% 13 ٥ 1305 MAIN ST STEVENS POINT WI 544810000 804027 FIRSTAR BANK ATTN: SUE HORBINSKI 11.2% 24 213 . 0% ٥ 62 10TH FL. STUDNT LN DEPT. PO BOX 532 MILWAUKEE WI 532010000 811949 M&I MARSHALL & ILSLEY BANK 11.2% 122 1,083 12.4% 118 770 N WATER ST - NW10 MILWAUKEE WI 532010000

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REPORT DATE - 10/22/97

For Lenders/Holders with 30 or More Borrowers in Repayment

/------ORIGINATING LENDERS-----\ /------CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers In Default In Repayment Name Rate Rate In Default In Repayment FIRST BANK OF OCONOMOWOC 11.2% 12 107 7.6% 2 26 155 W WISCONSIN AVE OCONOMOWOC WI 530660000 829857 MUTUAL SAVINGS BANK 11.0% 39 354 9.4% 4949 W BROWN DEER RD/PO BOX 23988 MILWAUKEE WI 532230000 830694 FIRST BANK, NA, MILWAUKEE 11.0% 988 8,905 27.2% 545 2.000 141 EAST FOURTH ST., P O BOX 64778 ST PAUL WI 551010000 830962 M & I WESTERN STATE BANK 10.9% 82 .0% 0 7 PO BOX 2406 OSHKOSH WI 549012406 826585 STATE CENTRAL CREDIT UNION 10 8% 83 10.9% 9 82 10015 W GREENFIELD AVE MILWAUKEE WI 532140000 828455 CHARTER BANK 10.8% 37 33.3% 1 3 PO BOX 1146 1010 CLAIREMONT EAU CLAIRE WI 547020000 828853 MANITOWOC COMMUNITY CREDIT UNION 10.7% .0% 1117 SOUTH 10TH STREET MANITOWOC WI 542200000 804267 FIRSTAR BANK ATTN: SUE HORBINSKI 10.3% 74 718 .0% 0 249 10TH FL. STUDNT LN DEPT PO BOX 532 MILWAUKEE WI 532010000 828854 FIRST COMMUNITY CREDIT UNION 10.3% 29 4.6% 6 129 1702 PARK AVENUE BELOIT WI 535110000 829374 FIRSTAR BANK MILWAUKEE 10.2% 327 3,191 14.6% 292 1,994 PO BOX 532 6TH FLOOR, STUDENT LOANS MILWAUKEE WI 532010000 812012 STATE BANK OF LA CROSSE 10.0% 12 120 45.4% 5 11 401 MAIN STREET LA CROSSE WI 546020000 818135 M&I BANK OF MAYVILLE 10.0% 13.3% 40 30 PO BOX 7, 209 HORICON STREET MAYVILLE WI 530500000 811855 M&I CITIZENS AMERICAN BANK 9.7% 40.0% 10 900 E MAIN ST MERRILL WI 544520000 802844 FIRSTAR BANK ILLINOIS 9.4% 21 222 1.9% 5 253 777 EAST WISCONSIN AVENUE MILWAUKEE WI 532010000 818612 SECURITY BANK S.S.B. 9.4% 24 255 45.2% 19 42 184 WEST WISCONSIN AVE MILWAUKEE WI 532013082 831412 M&I WAUWATOSA STATE BANK 9.4% 10.6% 8 75 770 NORTH WATER STREET MILWAUKEE WI 532020000



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FY 1995 Cohort Default Rate for Originating Lenders/Holders For Lenders/Holders with 30 or More Borrowers in Repayment REPORT DATE - 10/22/97

REPORT DA	ATE - 10/22/97 For Lend		rs with 30 or Mo			CURRENT HOLD	anc \
						CURRENT HOLDS	
						# of Borrowers	
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
******	********	*****	******	****	********	*****	
818607	PIONEER NATIONAL BANK OF LADYSMITH 200 W MINER AVENUE PO BOX 169 LADYSMITH WI 548480000	9.3%	3	32	50.0%	3	6
818869	BANK OF ELMWOOD 2704 LATHROP AVENUE, PO BOX 081160 RACINE WI 534080000	9.3%	6	64	9.5%	6	63
829155	MARATHON SAVINGS BANK 500 SCOTT ST P O BOX 1666 WAUSAU WI 544021666	9.3%	3	32	.0%	0	1
811903	FIRST BANK & TRUST 200 MAIN STREET MENOMONIE WI 547510000	9.2%	7	76	28.5%	2	7
818179	ASSOCIATED BANK NORTH PO BOX 510, 400 S CHESTNUT AVENUE MARSHFIELD WI 544490510	9.2%	6	65	6.0%	6	99
821866	ADVANTAGE BANK, FSB 5935 7TH AVENUE ATTN: LEN BROWNE KENOSHA WI 531400000	9.2%	11	119	9.2%	11	119
812033	TRI CITY NATIONAL BANK/OAK CREEK 6400 SOUTH 27TH ST OAK CREEK WI 531540000	9.0%	4	44	. 0%	0	1
820129	M&I BANK OF LACROSSE 1145 MAIN STREET P O BOX 9 ONALASKA WI 546500000	8.9%	5	56	11.5%	6	52
811923	FIRST NATIONAL BANK - KENOSHA 5522 SIXTH AVE KENOSHA WI 531400000	8.8%	9	102			
813854	STATE FINANCIAL BANK PO BOX 467 HALES CORNERS WI 531300467	8.8%	4	45	8.8%	4	45
829222	CITIZENS COMMUNITY CREDIT UNION 3744 SPOONER AVENUE, P.O. BOX 218 ALTOONA WI 547200000	8.8%	6	68	25.0%	3	12
811868	M&I COMMUNITY STATE BANK PO BOX 1188 EAU CLAIRE WI 547021188	8.5%	17	200	9.8%	15	153
819426	M&I MID-STATE BANK, NA BOX 70, 209 FRONT STREET COLOMA WI 549300000	8.5%	4	47			
830108	TRI CITY NATIONAL BANK OF WEST ALLI 10909 WEST GREENFIELD AVENUE WEST ALLIS WI 532140000	8.3%	3	36	. 0%	0	1
831788	BARABOO FEDERAL SAVINGS & LOAN P O BOX 450 BARABOO WI 539130450	8.2%	6	73	37.5%	3	
811897	FIRST CITIZENS STATE BANK 207 WEST MAIN STREET, BOX 177 WHITEWATER WI 531900000	8.1%	5	61	45.4%	5	11



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FY 1995 Cohort Default Rate for Originating Lenders/Holders

REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment /-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers In Default In Repayment In Default In Repayment Name Rate Rate 818609 PORT WASHINGTON STATE BANK 8.1% PO BOX 176, 206 NORTH FRANKLIN PORT WASHINGTON WI 530740000 MAT SOUTH SHORE BANK 9.3% 811934 8.0% 50 43 770 NORTH WATER STREET - NW10 MILWAUKEE WI 532010000 M & I FIRST AMERICAN NATIONAL BANK 811892 7.9% 188 2,366 17.0% 121 711 P O BOX 8008 500 THIRD ST WAUSAU WI 544020000 830492 FIRST FEDERAL, SAVINGS BANK 7.8% 190 2,406 7.8% 190 2,416 PO BOX 1868 605 STATE ST LACROSSE WI 546020000 822351 M&I BANK SSB 7.7% 13 168 10.4% 13 124 770 NORTH WATER ST MILWAUKEE WI 532010000 FIRST NATIONAL BANK OF HUDSON 813853 7.5% 53 7.5% 53 PO BOX 187 307 SECOND ST HUDSON WI 540160000 827954 GUARANTY BANK, S.S.B. 7.5% 53 7.5% 53 4000 WEST BROWN DEER ROAD MILWAUKEE WI 532091221 812031 M&I BANK OF ASHLAND 10.3% 7.4% 108 77 100 EAST SECOND STREET, BOX 676 ASHLAND WI 548060000 831217 M&I BANK OF SHAWANO 7.4% 8.6% 46 PO BOX 496 SHAWANO WI 541660000 818615 M&I MID-STATE BANK 7.3% 13 178 7.5% 16 211 1245 MAIN STREET, P.O. BOX 8 STEVENS POINT WI 544810000 CENTRAL BANK OF DENVER 801945 7.2% 34 472 .0% 0 9 201 W WISCONSIN AVE 470-1 %FBM MILWAUKEE WI 532590000 818658 UNITED BANK 7.1% 42 PO BOX 10, 113 SOUTH CHARLES STREET OSSEO WI 547580000 829490 AMERICAN EQUITY BANK SSB 7.1% 17 239 29.4% 17 640 DIVISION STREET, P.O. BOX 148 STEVENS POINT WI 544810000 811924 MAT BANK 7.0% 14 200 8.9% 14 156 PO BOX 1029 1425 TOWER AVE SUPERIOR WI 548800000 819253 SUPERIOR COMMUNITY CREDIT UNION 7.0% 18 254 7.0% 18 254 PO BOX 127 SUPERIOR WI 548800000 827712 NORTH LAND BANK OF WI SSB 7.0% 57



221 4TH AVE WEST ASHLAND WI 548060000

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KEFORI DI	10/22/5/		ORIGINATING LE	NDERS\	/	CURRENT HOLD	ERS\
				# of Borrowers			# of Borrowers
ID	Name	Rate		In Repayment	Rate		
******	*****	******	******		******		
819739	M&I BANK OF SOUTHERN WISCONSIN	6.9%	29	420	9.1%	49	536
	PO BOX 8998 (SP 131-431)						
	MADISON WI 537088998						
831258	CITIZENSFIRST CREDIT UNION	6.9%	10	143	9.3%	3	32
	P.O. BOX 3046, 250 NORTH SAWYER ST						
	OSHKOSH WI 549030000						
819480	EDUCATORS CREDIT UNION	6.8%	19	278	6.8%	19	276
017100	PO BOX 081040						
	RACINE WI 534081040						
820065	THE PARK BANK	6.8%	4	58	. 0%	0	4
	2401 SOUTH PARK STREET						
	MADISON WI 537130000						
812041	WAUKESHA STATE BANK	6.7%	15	223	37.5%	9	24
01111	PO BOX 648, 100 BANK STREET						
	WAUKESHA WI 531870648						
817292	BANK ONE, OSHKOSH N A	6.7%	5	74			
	300 N MAIN ST P O BOX 680						
	OSHKOSH WI 549020000						
. 831156	LACROSSE TEACHERS CREDIT UNION	6.6%	2	30	. 0%	0	2
. 032230	1848 EAST MAIN ST, PO BOX 309						
	ONALASKA WI 546500000						
826910	COMMUNITY FIRST CREDIT UNION	6.5%	12	184	6.6%	12	181
020710	P.O. BOX 659						
	NEENAH WI 549560000						
818394	FARMERS STATE BANK	6.4%	2	31	. 0%	0	1
	P.O. BOX 405, 726 WATER AVENUE						
	HILLSBORO WI 546340000						
818870	COMMUNITY STATE BANK	6.4%	2	31	.0%	0	6
	1500 MAIN ST, PO BOX 66						
	UNION GROVE WI 531821718						
823699	FIRST FINANCIAL BANK, FSB	6.4%	135	2,083	5.4%	202	3,709
023077	1305 MAIN STREET						
	STEVENS POINT WI 544819886						
824833	FIRSTAR BANK OF MINNESOTA	6.4%	20	312	9.8%	19	192
021033	PO BOX 532 6TH FL/ STUDENT LOANS						
	MILWAUKEE WI 532010000						
827104	EQUITABLE BANK, SSB	6.4%	5	78	33.3%	3	9
027101	2675 NORTH MAYFAIR ROAD	• • • • • • • • • • • • • • • • • • • •	-				
	WAUWATOSA WI 532130915						
811957	NATIONAL BANK OF COMMERCE IN SUPERI	6.3%	5	79	. 0%	0	3
011707	1127 TOWER AVENUE						
	SUPERIOR WI 548800000						
804265	FIRSTAR BANK ATTN: SUE HORBINSKI	6.2%	49	787	.0%	0	170
001200	10TH FL. STUDNT LN DEPT. PO BOX 532						
	MILWAUKEE WI 532010000						
811955	MOUND CITY BANK	6.2%	2	32			
	25 E PINE STREET		_				
	PLATTEVILLE WI 538180000						



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REPORT DATE - 10/22/97 For Lenders/Holders with 30 or More Borrowers in Repayment

		/\				/\			
				# of Borrowers					
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment		
*****	*********	*****	*******			*****	*****		
829750	WEST ALLIS SAVINGS BANK	6.2%	3	48	25.0%	3	12		
	7401 WEST GREENFIELD AVENUE								
	WEST ALLIS WI 532140000								
830864	M&I BANK FOX VALLEY	6.2%	15	240	7.3%	10	136		
	P O BOX 239								
	APPLETON WI 549120000								
812755	M&I COMMUNITY STATE BANK	6.1%	7	114	8.0%	7	87		
	4106 HIGHWAY 93								
	EAU CLAIRE WI 547010000								
823011	ANCHORBANK, S.S.B.	6.0%	44	725	5.8%	50	851		
	25 WEST MAIN ST P O BOX 7933								
	MADISON WI 537030000								
831093	M&I BANK	6.0%	28	461	7.1%	28	391		
	4106 HIGHWAY 93								
	EAU CLAIRE WI 547010000								
811950	M&I BANK OF JANESVILLE	5.9%	7	118	5.2%	4	76		
	PO BOX 5000								
	JANESVILLE WI 535475000								
818659	CUNA CREDIT UNION	5.8%	7	119	38.4%	5	13		
	1799 THIERER ROAD								
	MADISON WI 537040000								
831413	PARKER COMMUNITY CREDIT UNION	5.8%	2	34	5.8%	2	34		
	PO BOX 937, 2652 NORTH LEXINGTON DR								
	JANESVILLE WI 535470000								
818494	M & I FIRST NATIONAL BANK	5.7%	4	70	8.3%	4	48		
	770 NORTH WATER STREET								
	MILWAUKEE WI 532020000								
821125	NORTH SHORE BANK FSB	5.7%	8	158	.0%	0	4		
	15700 W BLUEMOUND RD								
	BROOKFIELD WI 530050000								
831094	M&I BANK OF OSHKOSH	5.7%	6	105	.0%	0	4		
	P O BOX 948, 50 PEARL AVENUE								
	OSKOSH WI 549020000								
831102	M&I BANK NORTHEAST	5.7%	17	297	8.0%	15	186		
001101	310 WEST WALNUT P O BOX 2427								
	GREEN BAY WI 543062427								
811910	FIRSTAR BANK RICE LAKE, N.A.	5.6%	6	106	27.2%	3	11		
011710	138 NORTH MAIN STREET		_						
	RICE LAKE WI 548680000								
818611	UNIVERSITY OF WISCONSIN CREDIT UNIO	5.6%	95	1,685	12.4%	51	410		
010011	3500 UNIVERSITY AVE, PO BOX 5924	2		-,					
	MADISON WI 537050924								
823618	STATE FINANCIAL BANK	5.6%	5	89	5.6%	5	88		
020020	2650 NORTH DOWNER AVENUE		_			_			
	MILWAUKEE WI 532110000								
824518	HERITAGE BANK AND TRUST	5.6%	12	211	30.0%	3	10		
021510	CALLER NO. 2012 4001 NORTH MAIN ST	2.30				3	20		
	RACINE WI 534010000								
	12.2110 11 00101000								



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REPORT D	ATE - 10/22/97 For Lend			ore Borrowers in			
		/	-ORIGINATING LE	NDERS\	/	CURRENT HOLD	ERS\
		Default	# of Borrowers	# of Borrowers	Default	# of Borrowers	# of Borrowers
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	*******	******	*****	*****	****	******	*****
831459	WESTCONSIN CREDIT UNION	5.6∜	11	196	5.1%	10	194
	444 BROADWAY P O BOX 160						
	MENOMONIE WI 547510000						
822475	PEOPLES STATE BANK	5.5%	3	54	5.5%	3	54
	PO BOX 1686						
	WAUSAU WI 544021686						
812028	FARMERS & MERCHANTS BANK OF JEFFERS	5.4%	2	37	5.5%	2	36
	106 S MAIN						
	JEFFERSON WI 535490000						
818398	THE BANK OF KAUKAUNA	5.4%	4	74	5.0%	4	80
	PO BOX 320						
	KAUKAUNA WI 541300320						
828338	FORT COMMUNITY CREDIT UNION	5.4%	2	37	5.4%	2	37
	800 MADISON AVENUE PO BOX 160						
	FT ATKINSON WI 535380000						
829154	BLACKHAWK STATE BANK	5.4%	2	37			
	400 BROAD STREET, P.O. BOX 719						
	BELOIT WI 535110000						
818403	M&I BANK MADISON	5.2%	22	417	.0%	0	7
	PO BOX 8915						
	MADISON WI 537088915						
828478	FIRST FINANCIAL BANK, FSB	5.2%	89	1,688	11.7%	47	401
	1305 MAIN STREET						
	STEVENS POINT WI 544819886						
806483	FIRSTAR BANK-LOAN SERVICING	5.1%	2	39	. 0%	0	14
*********	PO BOX 2888						
	OSHKOSH WI 549030000						
819129	MUTUAL SAVINGS BK OF WISCONSIN S.A.	5.1%	13	253	5.5%	8	143
017127	4949 W BROWN DEER RD PO BOX 23988						
	MILWAUKEE WI 532230988						
828426	FIRSTAR BANK ATTN: SUE HORBINSKI	5.1%	7	135	.0%	0	50
020420	10TH FL. STUDNT LN DEPT. PO BOX 532	3,10	•				
	MILWAUKEE WI 532010000						
021171	CO-OP CREDIT UNION	5.1%	2	39	5.1%	2	39
831171		5.10	-	5,5		_	
	PO BOX 157, 125 FILLMORE STREET BLACK RIVER FALLS WI 546150000						
		5.0%	9	177	.0%	0	7
818436	FIRSTAR BANK FOND DU LAC, N.A.	5.01	,	1//	.04	ŭ	•
	P.O. BOX 30						
	FOND DU LAC WI 549360030	4 04	2	61	4.6%	3	64
831071	BANK WISCONSIN	4.9%	3	91	4.03	•	01
	P O BOX 68 1225 FOND DU LAC AVENUE						
	KEWASKUM WI 530400000				14 09	1	7
823827	HEARTLAND CREDIT UNION	4.8%	4	82	14.2%	1	•
	555 W WASHINGTON AVE						
	MADISON WI 537070000			253	0.0	•	3
811930	FIRSTAR BANK EAU CLAIRE, N.A.	4.7%	12	253	.0%	0	3
	131 S. BARSTOW STREET						
	EAU CLAIRE WI 547020000						



MENOMONIE WI 547510000

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	AII - 10/22/3/ FOI Hel	/CURRENT HOLDERS\						
				# of Borrowers				
ID	Name	Rate		In Repayment				
******		******	*******	*****	*****	******	*****	
811959	NATIONAL EXCHANGE BANK AND TRUST 130 SOUTH MAIN ST P O BOX 988 FOND DU LAC WI 549350000	4.7%	5	106	4.5%	6	131	
822897	WESTBY CO-OP CREDIT UNION 200 N MAIN ST WESTBY WI 546670000	4.7%	2	42	2.5%	1	39	
816097	FIRSTAR BANK MANITOWOC PO BOX 1210	4.6%	6	128	18.1%	2	11	
827623	MANITOWOC WI 542211210 BANTA CREDIT UNION OF MENASHA 849 WARSAW ST P O BOX 635 MENASHA WI 549520635	4.5%	4	88	13.3%	4	30	
818185	ASSOCIATED BANK MILWAUKEE 515 WEST WELLS STREET, PO BOX 522 MILWAUKEE WI 532010522	4.4%	8	178	4.5%	8	175	
819909	M & I CENTRAL BANK & TRUST PO BOX 650 MARSHFIELD WI 544490650	4.4%	4	89	5.6%	5	89	
826799	FIRSTAR BANK OF ILLINOIS (MD) 777 EAST WISCONSIN AVENUE MILWAUKEE WI 532010000	4.4%	2	45	. 0%	0	4	
820907	FIRST FINANCIAL-PORT SAVINGS BANK 222 NORTH WISCONSIN STREET PORT WASHINGTON WI 530740000	4.3%	3	69	. 0%	0	1	
811972	NORTHERN STATE BANK PO BOX 617 321 WEST MAIN ST ASHLAND WI 548060000	4.2%	2	47	4.2%	2	47	
811974	NORTHWESTERN BANK PO BOX 49 CHIPPEWA FALLS WI 547290000	4.2%	2	47	5.0%	1	20	
831099	M&I BANK SOUTHWEST 615 WATER STREET SAUK CITY WI 535830000	4.2%	3	70	5.2%	6	114	
831824	ELAN FINANCIAL SERVICES PO BOX 532 6TH FL, STUDENT LOANS MILWAUKEE WI 532010000	4.2%	20	470	8.1%	20	246	
819738	BANK ONE, ELKHORN NA P O BOX 560 ELKHORN WI 531210000	4.1%	2	48				
823619	ANTIGO CO-OP CREDIT UNION P O BOX 107 ANTIGO WI 544090107	4.1%	2	48	.0%	0	2	
823678	COMMONWEALTH CREDIT UNION PO BOX 870 SUN PRAIRIE WI 535900008	4.1%	2	48				
818208	FIRST AMERICAN BANK WISCONSIN PO BOX 10, 605 SECOND STREET	4.0%	2	49	4.0%	2	49	



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For Lenders/Holders with 30 or More Borrowers in Repayment /-----CRIGINATING LENDERS-----\ /-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment In Default In Repayment TD Name 49 .0% M & I LANCASTER STATE BANK 4.0% 819095 237 W MAPLE ST P O BOX 350 LANCASTER WI 538130000 4.0% .0% 1 PRIME FEDERAL BANK, FSB 828268 PO BOX 150 330 N BROADWAY DE PERE WI 541150000 HARBOR CREDIT UNION - GREEN BAY 4.0% 50 25.0% 829414 PO BOX 1292, 800 WEIS STREET GREEN BAY WI 543050000 123 4.0% 4.0% BLACKHAWK CREDIT UNION PO BOX 1366 2704 EAST MILWAUKEE ST JANESVILLE WI 535471366 3.9% 126 FIRSTAR BANK OSHKOSH 811921 PO BOX 2448, 111 NORTH MAIN STREET OSHKOSH WI 549030000 51 2.2% 3.9% 828366 COMMUNITY CREDIT UNION P O BOX 39 2025 SOUTH AVE LACROSSE WI 546010000 382 ASSOCIATED BANK GREEN BAY NATIONAL 3.6% 811938 P.O. BOX 19006 GREEN BAY WI 543079006 176 3.6% 163 3.4% ASSOCIATED BANK LAKESHORE, NA 811948 P. O.BOX 1205 1000 FRANKLIN ST MANITOWOC WI 542211205 4.4% 68 3.6% 83 M&I BANK SOUTH CENTRAL PO BOX 143, 130 W. MAIN STREET JUNEAU WI 530390000 3.6% 193 2.9% 136 ST. FRANCIS BANK, F.S.B. 827145 2360 N 124TH STREET WAUWATOSA WI 532060000 14 OSHKOSH SAVINGS BANK, ATTN D LAPPEN 3.6% 21.4% 828762 PO BOX 80, 420 S KOELLER STREET OSHKOSH WI 549020080 55 4.0% 829732 M & I BANK OF MENOMONEE FALLS 3.6% 770 NORTH WATER STREET - NW10 MILWAUKEE WI 532010000 5.8% 11 188 3.5% M&I CENTRAL STATE BANK 830961 50 PEARL AVENUE, PO BOX 948 OSHKOSH WI 549020000 3.3% 30 .0% 811908 FIRST NATIONAL BANK OF BALDWIN PO BOX 145, 990 MAIN STREET BALDWIN WI 540020000 818504 M&M LOAN SERVICES 3.3% 2266 SOUTH 13 STREET MILWAUKEE WI 532150000 30 3.4% 29 3.3% APPLETREE CREDIT UNION 827885

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10840 W ROGERS ST WEST ALLIS WI 532270000 REPORT DATE - 10/22/97

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	., ,	/CURRENT HOLDERS\							
				# of Borrowers					
ID	Name			In Repayment	Rate				
*****	*********	*****			*****		= =		
829643	M&I BANK MILWAUKEE	3.3%	4	118	22.2%	2	9		
	770 NORTH WATER STREET								
	MILWAUKEE WI 532020000								
831092	VALLEY BANK SOUTHEAST	3.3%	1	30	.0%	0	3		
	770 NORTH WATER STREET								
	MILWAUKEE WI 532020000								
818443	NEKOOSA PORT EDWARDS STATE BANK	3.1%	1	32					
	PO BOX 9								
	NEKOOSA WI 544570000								
823617	NORTH SHORE BANK, F.S.B.	3.1%	10	316	. 0%	0	3		
	15700 W. BLUE MOUND RD	5.25		320	. • •	v	3		
	BROOKFIELD WI 530050000								
823808	FIRST NORTHERN SAVINGS BANK	3.1%	8	257	.0%	0	22		
023000	PO BOX 23100	3.10	•	25,	.0•	Ū	22		
	GREEN BAY WI 543053100								
827656	LANDMARK CREDIT UNION	3.1%	3	96	8.3%	3	36		
027030	2400 N GRANDVIEW BLVD, PO BOX 178	3.10	3	20	0.54	3	36		
	WAUKESHA WI 531870000								
831471	PIONEER CREDIT UNION-GREEN BAY	3.1%	1	32	3.2%	1	31		
031471	PO BOX 2526	3.10	-	32	3.28	1	31		
	GREEN BAY WI 543060000								
811912	FIRST NATIONAL BANK	3.0%	1	33					
611712	BOX 100, 102 NORTH WASHINGTON	3.0%	-	33					
812001	ST CROIX FALLS WI 540240000	3.0%		22	0.9.	•			
812001	SHELL LAKE STATE BANK	3.0%	1	33	. 0%	0	4		
	BOX 130								
827731	SHELL LAKE WI 548710000	3.0%		22					
62//31	FIRST BANK UNIVERSITY OFFICE	3.0%	1	33					
	201 WEST WISCONSIN AVE. 470-1								
000067	MILWAUKEE WI 532030000	3.05	•		2 01				
829067	PIONEER CREDIT UNION GREEN BAY	3.0%	2	65	3.0%	2	65		
	P O BOX 2526 2004 GROSS STREET								
011041	GREEN BAY WI 543060000	2.0%	•		25 24	_			
811841	BAYLAKE BANK	2.9%	2	68	25.0%	1	4		
	PO BOX 9, STUDENT LOAN DEPT.								
011000	STURGEON BAY WI 542350009	2.04							
811902	FIRST NATIONAL BANK IN MANITOWOC	2.9%	1	34					
	P O BOX 10								
	MANITOWOC WI 542210010		_						
811997	REEDSBURG BANK	2.9%	1	34	.0%	0	1		
	PO BOX 90 201 MAIN STREET								
	REEDSBURG WI 539590000		_						
828714	FIRST AMERICAN CREDIT UNION	2.9%	1	34	33.3%	1	3		
	PO BOX 878, 1982 CRANSTON ROAD								
	BELOIT WI 532120878								
831265	NORWEST WI, N.A.	2.9%	1	34	. 0%	0	4		
	1819 UNIVERSITY AVE.								
	GREEN BAY WI 543020000								



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Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment FIRST NATIONAL BANK 2.8% 35 811914 1 P.O.BOX 269 WAUPACA WI 549810000 812019 THE STATE BANK OF VIROQUA 2.8% 1 35 .0% 3 PO BOX 351 VIROQUA WI 546650351 818129 M&I BANK 2.8% 1 35 0 **%** Ω 2 P O BOX 28015 GREEN BAY WI 543040000 819256 FOX COMMUNITIES CREDIT UNION 2.7% 3.0% 33 610 E WISCONSIN AVE **APPLETON WI 549110000** 819916 BANK ONE, FOND DU LAC 2.7% PO BOX 339 114 N FOND DU LAC AVE CAMPBELLSPORT WI 530100339 819252 FIRSTAR BANK MILWAUKEE, TOM JOEHNK 2.6% 38 P.O. BOX 532, 5TH FLR STUDENT LOANS MILWAUKEE WI 532010000 ASSOCIATED BANK REEDSBURG 2.5% 2.5% 39 811880 170 MAIN STREET PO BOX 439 REEDSBURG WI 539590000 818605 IXONIA STATE BANK 2.5% 40 .0% Ω 2 W1195 MARIETTA AVE. IXONIA WI 530360000 78 2.5% CAPITAL CREDIT UNION 2 5% 78 818613 1010 PROSPECT STREET KIMBERLY WI 541360000 821375 TRANE FEDERAL CREDIT UNION 2.5% 157 2.5% 157 PO BOX 443 LA CROSSE WI 546020443 811927 FIRST STATE BANK 2.4% 41 113 N WATER ST P O BOX 268 NEW LONDON WI 549610000 AMERICAN NATIONAL BANK OF BEAVER DA .0% 811817 2.3% 43 PO BOX 438, 115 FRONT STREET BEAVER DAM WI 539160438 811911 FIRST NATL BANK OF RIVER FALLS 2.3% 2.4% 104 E. LOCUST STREET PO BOX 166 RIVER FALLS WI 540220000 818085 JACKSON COUNTY BANK 2.3% 1 43 2.3% 1 42 P O BOX 490



828715

830963

BLACK RIVER FALLS WI 546150000

NEW HOLSTEIN WI 530610000

RHINELANDER WI 545010280

2.3%

2.3%

LA-TEC CREDIT UNION

M & I MERCHANTS BANK

2017 MAIN STREET

P O BOX 280

1

1

2.3%

2.7%

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		/	ORIGINATING LE	ENDERS\	/	CURRENT HOLD	ERS\
				# of Borrowers			
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment
*****	*******	******	******	******	******	******	******
819915	ASSOCIATED BANK MADISON	2.2%	1	45	.0%	0	2
	1720 MONROE ST P O BOX 2016						
	MADISON WI 537010000						
826104	OZAUKEE BANK	2.2%	2	90	.0%	0	9
	P.O. BOX 3						
	CEDARBURG WI 530120000						
811834	M & I BANK OF MADISON	2.1%	1	46			
	PO BOX 830, 1 WEST MAIN STREET						
	MADISON WI 537010000						
831157	AAL MEMBER CREDIT UNION	2.1%	5	229	.0%	0	8
	222 WEST COLLEGE AVENUE						
	APPLETON WI 549190010						
811906	ASSOCIATED BANK, NA	2.0%	2	97	5.8%	10	171
	100 W WISCONSIN AVE P O BOX 408						
	NEENAH WI 549570000						
818505	BANK OF PRAIRIE DU SAC	2.0%	1	49	2.0%	1	49
	PO BOX 130						
	PRAIRIE DU SAC WI 535780000						
826895	KOHLER CREDIT UNION	2.0%	2	100	1.9%	2	101
	850 WOODLAKE ROAD						
	KOHLER WI 530440000						
829246	SHORELINE CREDIT UNION	1.7%	1	58	.0%	0	2
	3131 MISHICOT ROAD						
	TWO RIVERS WI 542410000						
811965	NORWEST BANK WISCONSIN	1.5%	1	66	.0%	0	31
	636 WISCONSIN AVE PO BOX 171						
	SHEBOYGAN WI 530810171						
823459	ROYAL CREDIT UNION	1.5%	8	533	1.3%	7	529
	1049 W. CLAIREMONT AVE.						
	EAU CLAIRE WI 547010000			•			
828560	WEST BEND SAVINGS AND LOAN	1.5%	1	66	. 0%	0	2
	PO BOX 437						
	WEST BEND WI 530950000						
811907	BANK ONE, APPLETON, NA	1.4%	1	69			
	PO BOX 1859						
	APPLETON WI 549110000						
812051	FIRSTAR BANK OF GREEN BAY	1.4%	1	68	.0%	0	1
	P O BOX 23089 425 PINE ST						
	GREEN BAY WI 543050000						
823761	BULLS EYE CREDIT UNION	1.4%	1	70	.0%	0	1
	PO BOX 1087						
	WISCONSIN RAPIDS WI 544951087						
831877	M&I GREATER MILWAUKEE BANK	1.4%	1	68	2.1%	1	47
	770 NORTH WATER STREET						
	MILWAUKEE WI 532020000						
829441	MARINE CREDIT UNION	. 9%	1	102	.0%	0	9
	661 W PIONEER RD						
	FOUR DITTAC MY CARREDON						



FOND DU LAC WI 549350000

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KEI OKI I	DATE - 10/22/97 FOR Lenc	/ORIGINATING LENDERS\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers						
	Name							
ID	Name	Rate	In Default	In Repayment	Rate	In Default	In Repayment	
		_				_		
811844	BARABOO NATIONAL BANK 101 THIRD AVE	. 0%	0	60	. 0%	0	1	
	BARABOO WI 539130000							
811853	FIRST BANKING CENTER INC.	.0%	0	38	. 0%	0	1	
	400 MILWAUKEE AVE, P O BOX 483							
	BURLINGTON WI 531050000							
811958	NATIONAL BANK OF WAUPUN	.0%	0	33	. 0%	0	33	
	PO BOX 151							
017771	WAUPUN WI 539630000	0.8	0	22	۸.	0	1	
817321	BANK OF MAUSTON PO BOX 226, 103 DIVISION STREET	. 0%	0	32	. 0%	U	1	
	MAUSTON WI 539480000							
818089	DENMARK STATE BANK	.0%	0	56	.0%	0	2	
	PO BOX 130, LYNNETTE DUCKETT							
	DENMARK WI 542089989							
818128	OOSTBURG STATE BANK	.0%	0	32	.0%	0	31	
	905 CENTER AVE							
	OOSTBURG WI 530700000	- •		•				
818780	MID-WISCONSON BANK P O BOX 377	.0%	0	30	.0%	0	1	
	COLBY WI 544210000							
819105	CITIZENS BANK OF MUKWONAGO	. 0%	0	48	.0%	0	4	
	PO BOX 223, 301 NORTH ROCHESTER ST							
	MUKWONAGO WI 531490223							
820094	ASSOCIATED BANK OF PORTAGE	.0%	0	48				
	P O BOX 430							
	PORTAGE WI 539010430							
820131	BANK ONE, WEST BEND	.0%	0	68				
	801 W WASHINGTON ST P O BOX 557							
822547	WEST BEND WI 530950000 FIRST FEDERAL SAVINGS BANK	. 0%	0	60	. 0%	0	7	
022347	605 STATE ST., P.O. BOX 1868	.00	U	00	. 0 %	· ·	,	
	LACROSSE WI 546020000							
822920	NORTH SHORE BANK FSB	.0%	0	41				
	2215 SOUTH ONEIDA ST P O BOX 10328							
	GREEN BAY WI 543070328							
825446	KAUKAUNA CREDIT UNION	.0%	0	45	.0%	0	45	
	PO BOX 260							
926001	KAUKAUNA WI 541300260	0.6	0	33	0.8	0	31	
826001	WALWORTH STATE BANK PO BOX 66	. 0%	U	32	.0%	0	31	
	WALWORTH WI 531840000							
826584	CENTRAL CITY CREDIT UNION	.0%	0	53	. 0%	0	49	
	PO BOX 790							
	MARSHFIELD WI 544490790							
828580	GREAT MIDWEST BANK, S.S.B.	.0%	0	46	.0%	0	46	
	15900 W. BLUEMOUND ROAD							
	BROOKFIELD WI 530050000							



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For Lenders/Holders with 30 or More Borrowers in Repayment

/-----CURRENT HOLDERS-----\ Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Name Rate In Default In Repayment Rate In Default In Repayment ************************ N.E.W. CREDIT UNION 829088 . 0% 0 .0% 35 0 30 PO BOX 98, 301 JACKSON OCONTO FALLS WI 541540000 830236 STUDENT LENDING SERVICE .0% PO BOX 1868 LACROSSE WI 546010000 831097 ASSOCIATED BANK NORTH .0% 0 35 .0% 1 P O BOX 677, 8 WEST DAVENPORT ST RHINELANDER WI 545010000 831109 M&I BANK SOUTH CENTRAL .0% 77 . 0% 31 130 W MAIN STREET PO BOX 143 JUNEAU WI 530390143 831251 M&I MID-STATE BANK, NA .0% .0% 124 NORTH COURT STREET SPARTA WI 546560000 831337 BANK ONE WISCONSIN STUDENT LOAN SVC .0% 0 54 524 GENESEE ST, BOX 40 LISA ALBERS DELAFIELD WI 530180000



DRQRS.25

Office of Postsecondary Education

FY 1995 REPORT DATE - 10/22/97 FY 1995 Cohort Default Rate for Originating Lenders/Holders For Lenders/Holders with 30 or More Borrowers in Repayment

/-----ORIGINATING LENDERS-----\ /-----CURRENT HOLDERS-----\

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Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment --WEST VIRGINIA--ONE VALLEY BANK, N.A. 17.2% 290 46.3% 120 259 819553 50 PO BOX 1793, 501 TENNESSEE AVE CHARLESTON WV 253261793 820177 BANK ONE, WHEELING, STUEBENVILLE 16.9% 23 136 23 127 1114 MARKET ST WHEELING WV 260030000 811558 FIRST COMMUNITY BANK, INC 15.6% 5 32 16 1% 5 31 1001 MERCER STREET PRINCETON WV 247403027 811568 TRADERS BANK 14.5% 8 55 14.8% 54 PO BOX 1009 SPENCER WV 252760000 827385 UNITED NATIONAL BANK 13.7% 16 116 10.5% 85 109 THREE SPRINGS DR WEIRTON WV 260620000 811575 UNITED NATIONAL BANK 13.2% 9 68 15.2% 46 PO BOX DRAWER 470 WESTON WV 264520470 819276 BANK OF RALEIGH 13.2% ONE PARK AVENUE, DRAWER D BECKLEY WV 258022803 811519 FARMERS & MERCHANTS BANK OF KEYSER 12.2% 59 480 .0% 25 P O BOX 789 KEYSER WV 267260000 817326 HANCOCK COUNTY SAVINGS BANK, F.S.B. 11.7% 18 153 .0% 19 P O BOX 245 CHESTER WV 260340000 10.8% 303 2,804 2.0% 831158 ONE VALLEY BANK NA 644 PO BOX 1793 CHARLESTON WV 253261793 816555 HUNTINGTON FEDERAL SAVINGS BANK 10.7% 11 102 .0% 0 7 P O BOX 239 HUNTINGTON WV 257070000 827395 ONE VALLEY BANK/ATLANTIC 1,255 10.5% 133 24.1% 100 414 P O BOX 1793 CHARLESTON WV 253260000 831504 ATLANTIC FINANCIAL FEDERAL-WV 10.3% .0% 66 1 PIEDMONT RD CHARLESTON WV 253010000 811546 AMERICAN TRUST BANK OF WEST VIRGINI 10.2% 39 .0% 1 PO BOX 878 KEYSER WV 267260878 822170 WHEELING NATIONAL BANK 9.9% 13 131 5.7% 70 1145 MARKET STREET WHEELING WV 260030000 818413 1ST W VA BANK N A WARWOOD 9.3% 43 .0% 1 1701 WARWOOD AVE WHEELING WV 260030000



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FY 1995 Cohort Default Rate for Originating Lenders/Holders For Lenders/Holders with 30 or More Borrowers in Repayment

KEI OKI D	ATE - 10/22/57	-		NDERS\		CURRENT HOLD	ERS\
				# of Borrowers			
ID	Name	Rate		In Repayment	Rate	In Default	
	*********			= =	******		*****
817899	FIRST BANK OF CEREDO/UNITED NAT'L B PO BOX 607, 555 C ST CEREDO WV 255070607	8.5%	10	117	. 0%	0	21
824819	BANK ONE, W.V., PHILIPPI, N.A. PO BOX 340 % R CHANNEL PHILIPPI WV 264160000	8.3%	3	36	. 0%	0	2
817328	UNITED NATIONAL BANK PO BOX 393 CHARLESTON WV 253920393	7.6%	4	52	.0%	0	4
827475	MERCANTILE BANKING & TRUST COMPANY 5TH & JEFFERSON AVE MOUNDSVILLE WV 260410953	7.6%	5	65	8.6%	4	46
811527	HUNTINGTON NATIONAL BANK OF WEST VA PO BOX 853 MORGANTOWN WV 265070853	6.8%	28	407	. 0%	0	82
830079	COMMUNITY BANK & TRUST - FAIRMONT 201 HIGH STREET	6.8%	10	145	.0%	0	13
831037	MORGANTOWN WV 550636447 ONE VALLEY BANK NA PO BOX 1796	6.6%	5	75	.0%	0	2
817325	CHARLESTON WV 253260000 CITIZENS NATIONAL BANK PO BOX 1519 213 3RD ST ELKINS WV 262410000	6.5%	4	61	. 0%	0	8
821522	COMMUNITY BANK PO BOX 988 PARKERSBURG WV 261020988	6.4%	30	462	3.4%	10	287
823099	WESBANCO WHEELING ONE BANK PLAZA WHEELING WV 260030000	6.3%	15	237	.0%	0	22
811570	FED ONE SAVINGS BANK F.S.B. 12TH & MAIN STREET WHEELING WV 260030000	6.1%	13	213	.0%	0	11
817696	STEEL WORKS COMMUNITY FEDERAL CREDI PO BOX 762 COVE WEIRTON WV 260620000	5.7%	4	70	5.7%	4	70
811536	JEFFERSON SECURITY BANK PO BOX 35 SHEPHERDSTOWN WV 254430035	5.1%	2	39	.0%	0	9
811517	HUNTINGTON NATIONAL BANK P O BOX 2139 FAIRMONT WV 265552139	3.9%	3	76	25.0%	2	8
831018	UNITED NATIONAL BANK PO BOX 393 CHARLESTON WV 253920393	3.9%	2	51	22.2%	6	27
824309	CITY NATIONAL BANK OF CHARLESTON 308 GOFF MOUNTAIN ROAD CROSS LANES WV 253130000	3.5%	2	57	3.6%	2	55



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.0%

FY 1995 Cohort Default Rate for Originating Lenders/Holders For Lenders/Holders with 30 or More Borrowers in Repayment

0

/------CURRENT HOLDERS-----\

.0%

52

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Default # of Borrowers # of Borrowers Default # of Borrowers # of Borrowers Rate In Default In Repayment Rate In Default In Repayment

821521 DAVIS TRUST COMPANY P O BOX 1429

ELKINS WV 262411429



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FY 1995 Cohort Default Rate for Originating Lenders/Holders For Lenders/Holders with 30 or More Borrowers in Repayment

	ATE - 10/22/97 For Lend	/		IDERS\	/	CURRENT HOLD	
ID	Name	Default Rate		# of Borrowers In Repayment	Default Rate	# of Borrowers In Default	
	**********						*****
WYOMIN	G						
816105	KEY BANK-COLORADO 1800 CAREY AVENUE P O BOX 1087	21.0%	87	413	9.5%	2	21
812068	CHEYENNE WY 820031087 CENTRAL BANK & TRUST PO BOX 70	13.9%	227	1,632	. 0%	0	323
812056	LANDER WY 825200000 KEY BANK OF WYOMING - CHEYENNE 1800 CAREY AVENUE P O BOX 1087	10.1%	125	1,226	. 0%	0	154
832017	CHEYENNE WY 820031087 BANK OF LARAMIE PO BOX 1027 LARAMIE WY 820700000	10.1%	6	59	.0%	0	16
827283	WYOMING STUDENT LOAN CORPORATION PO BOX 209 CHEYENNE WY 820030209	8.6%	57	662	11.4%	311	2,728
829216	EQUALITY STATE BANK P O BOX 1710 19TH & PIONEER AVE CHEYENNE WY 820031710	7.8%	7	89	4.0%	1	25
829289	FIRST NATIONAL BANK OF WYOMING PO BOX 490 LARAMIE WY 820700000	7.1%	14	197	. 0%	0	11
821771	TRI-COUNTY FEDERAL SAVINGS & LOAN A PO BOX 1057 TORRINGTON WY 822400000	6.6%	3	45	. 0%	0	9
822639	FIRST INTERSTATE BANK OF COMMERCE PO BOX 3004 GILLETTE WY 827173004	5.4%	3	55	. 0%	0	12
831192	LARAMIE PLAINS FEDERAL CREDIT UNION 352 NORTH 4TH LARAMIE WY 820703198	5.1%	4	77	.0%	0	11
812734	WARREN FEDERAL CREDIT UNION PO BOX 3200 CHEYENNE WY 820033200	2.9%	2	68	. 0%	0	26
817800	ROCKY MOUNTAIN BANK, FSB PO BOX 627 ATTN THERESA SPARACELLO CHEYENNE WY 820030627	2.9%	4	136	.0%	0	21
818123	WY HY FEDERAL CREDIT UNION PO BOX 20050 CHEYENNE WY 820030000	2.5%	1	39	. 0%	0	13
827574	FIRST INTERSTATE BANK OF LARAMIE, N PO BOX 1307 LARAMIE WY 820700000	1.3%	1	75	.0%	0	5
819585	WYOMING EMPLOYEES FEDERAL CREDIT UN PO BOX 548 CHEYENNE WY 820030548	. 0%	0	38	.0%	0	31
830355	STATE OF WYOMING, STATE TREASURER STATE CAPITOL CHEYENNE WY 820020000				.3%	1	302



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/------CURRENT HOLDERS-----\

Default # of Borrowers # of Borrowers

Rate In Default In Repayment

Rate In Default In Repayment ID

831535 WYOMING STUDENT LOAN CORP GEN FUND 1 13.0% 11 .0% 0 84

PO BOX 209 1920 THOMES CHEYENNE WY 820030209



LENDER	DATA	 SUM	OF	NUMERATORS	202741
LENDER	DATA	 SUM	OF	DENOMINATORS	1963874
HOLDER	DATA	 SUM	OF	NUMERATORS	205220
HOLDER	DATA	 SUM	OF	DENOMINATORS	2032494





U.S. DEPARTMENT OF EDUCATION

Office of Educational Research and Improvement (OERI) Educational Resources Information Center (ERIC)



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